



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [PNC FINANCIAL SERVICES GROUP, INC., THE](#)

City/State [PITTSBURGH, PA](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [554,775,840](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PNC FINANCIAL SERVICES GROUP, INC., THE](#)

[300 FIFTH AVENUE](#)

[PITTSBURGH, PA 15222](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	483,968,577			432,053,982			446,133,445			399,437,359			378,943,904																	
Net income (\$000)	2,907,021			4,556,510			7,517,888			5,368,865			5,300,852																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.05	2.65	16	2.35	2.84	20	2.25	2.77	17	2.52	3.01	24	2.60	3.08	21															
+ Non-interest income	1.62	1.11	76	1.46	1.14	69	1.49	1.21	69	1.96	1.32	80	1.96	1.31	80															
- Overhead expense	2.32	2.24	59	2.42	2.63	46	2.33	2.57	42	2.65	2.69	55	2.71	2.71	54															
- Provision for credit losses	-0.10	-0.15	51	1.49	0.85	87	0.69	0.51	79	0.19	0.15	67	0.11	0.14	47															
+ Securities gains (losses)	0.01	0.01	78	0.10	0.03	85	0.07	0.02	86	0.01	0.01	73	0	0	40															
+ Other tax equivalent adjustments	0	0	6	0	0	7	0	0	0	6	0	0	8	0	0															
= Pretax net operating income (tax equivalent)	1.46	1.79	25	0.01	0.64	17	0.79	1.04	29	1.65	1.56	57	1.73	1.57	63															
Net operating income	1.20	1.36	36	0	0.48	17	0.66	0.81	29	1.34	1.19	68	1.40	1.24	70															
Net income	1.20	1.35	37	2.11	0.50	98	1.69	0.82	96	1.34	1.19	68	1.40	1.24	69															
Net income (Subchapter S adjusted)				2.16			0.93			1.18			1.17																	
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.38	3.14	14	3.19	3.78	17	2.84	3.55	14	3.97	4.41	20	3.80	4.24	21															
Interest expense	0.12	0.27	16	0.53	0.66	35	0.34	0.52	26	1.09	1.08	58	0.86	0.86	57															
Net interest income (tax equivalent)	2.26	2.85	17	2.65	3.10	21	2.50	3.01	20	2.88	3.33	25	2.95	3.38	23															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.36	0.13	89	0.35	0.28	68	0.33	0.27	68	0.27	0.21	69	0.19	0.22	57															
Earnings coverage of net loan and lease losses (X)	7.12	4.52	27	7.03	21.56	35	7.71	22.91	35	11.25	24.40	44	16.32	21.75	56															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.94	1.39	84	2.30	1.51	84	2.22	1.58	82	1.14	0.83	82	1.16	0.90	82															
Allowance for loan and lease losses / Total loans and leases	1.93	1.37	84	2.28	1.48	84	2.20	1.55	85	1.14	0.81	82	1.16	0.89	83															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.23	0.63	90	0.96	0.66	81	1.21	0.71	87	0.79	0.57	76	0.88	0.61	79															
30-89 days past due loans and leases / Total loans and leases	0.26	0.27	62	0.33	0.36	54	0.35	0.39	55	0.44	0.43	61	0.45	0.44	58															
Liquidity and Funding																														
Net noncore funding dependence	-11.02	-1.82	24	-3.13	6.94	25	-14.85	3.20	6	10.85	14.45	36	11.04	16.62	32															
Net short-term noncore funding dependence	-16.51	-8.21	18	-10.39	-2.29	21	-22.06	-4.76	11	1.53	3.38	34	-0.10	4.66	21															
Net loans and leases / Total assets	52.49	59.81	21	55.28	63.21	19	51.02	61.58	18	58.04	63.77	24	58.73	63.98	25															
Capitalization																														
Tier 1 leverage ratio	8.73	9.11	41	9.39	9.03	64	9.52	9.13	67	9.13	9.76	38	9.36	9.71	43															
Holding company equity capital / Total assets	9.85	10.88	35	11.53	11.06	57	11.57	11.16	58	12.02	12.43	45	12.48	12.22	57															
Total equity capital (including minority interest) / Total assets	9.86	11.01	33	11.53	11.18	56	11.58	11.29	57	12.02	12.57	43	12.49	12.27	57															
Common equity tier 1 capital / Total risk-weighted assets	10.15	12.69	11	11.26	12.01	38	12.16	12.38	53	9.53	12.17	9	9.64	12.12	8															
Net loans and leases / Equity capital (X)	5.33	5.51	46	4.80	5.78	28	4.41	5.58	26	4.83	5.21	44	4.70	5.29	36															
Cash dividends / Net income	37.49	25.30	78	24.39	60.26	19	29.38	42.30	36	39.70	33.12	61	34.66	27.31	64															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36																
Growth Rates																														
Assets	20.86	9.29	84	13.10	17.07	40	13.77	16.68	45	7.33	9.26	55	0.23	7	13															
Equity capital	3.22	9.31	21	7.26	6.16	65	9.52	6.99	68	3.32	10.49	26	0.45	7.89	24															
Net loans and leases	14.76	0.79	87	7.69	13.26	37	-0.01	9.07	17	6.08	9.10	53	1.87	7.89	19															
Noncore funding	-24.83	-23.76	50	-27.72	-2.41	14	-32.48	-12.18	27	15.54	6.59	70	0.70	10.67	30															
Parent Company Ratios																														
Short-term debt / Equity capital	2.77	0.48	88	1.42	0.98	81	0.94	0.77	79	3.56	1.02	81	1.26	1.14	80															
Long-term debt / Equity capital	17.60	11.05	78	19.93	13.39	76	18.28	13.56	75	15.98	13.04	70	12.38	13.37	63															
Equity investment in subsidiaries / Equity capital	107.84	103.07	76	88.81	103.11	3	88.83	102.81	3	102.83	103.22	53	100.04	103.10	38															
Cash from ops + noncash items + op expense / Op expense + dividends	147.43	130.64	62	1,141	154.33	99	558.09	147.24	98	179.58	190.27	52	157.70	174.91	47															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	4,061,153	4,625,539	8,710,809	10,295,050	9,387,690	-12.20	13.14
Income from lease financing receivables.....	120,325	132,480	260,490	276,985	253,231	-9.17	3.22
Fully taxable income on loans and leases.....	4,099,256	4,650,236	8,780,734	10,285,043	9,319,584	-11.85	14.22
Tax-exempt income on loans and leases.....	82,222	107,783	190,565	286,992	321,337	-23.72	-29.85
Estimated tax benefit on income on loans and leases.....	21,850	28,787	50,768	77,003	84,569	-24.10	-65.24
Income on loans and leases (tax equivalent).....	4,203,328	4,786,806	9,022,067	10,649,038	9,725,490	-12.19	11.52
Investment interest income (tax equivalent).....	901,128	1,121,723	2,064,992	2,451,238	2,289,780	-19.67	-5.23
Interest on balances due from depository institutions.....	42,536	64,666	99,921	352,877	379,323	-34.22	-34.91
Interest income on other earning assets.....	70,043	122,441	194,381	411,773	302,196	-42.79	-31.43
Total interest income (tax equivalent).....	5,217,035	6,095,636	11,381,361	13,864,926	12,696,789	-14.41	6.74
Interest on time deposits of \$250K or more	3,575	23,116	31,933	60,694	35,041	-84.53	
Interest on time deposits < \$250K.....	18,878	73,899	111,990	188,482	117,789	-74.45	
Interest on foreign office deposits	1,190	17,124	19,704	78,880	42,881	-93.05	-47.72
Interest on other deposits	46,768	400,371	478,621	1,658,089	1,033,228	-88.32	-67.95
Interest on other borrowings and trading liabilities.....	143,359	435,686	610,351	1,604,054	1,413,582	-67.10	-49.06
Interest on subordinated debt and mandatory convertible securities	42,081	66,561	108,528	207,093	218,507	-36.78	-68.85
Total interest expense.....	255,851	1,016,757	1,361,127	3,797,292	2,861,028	-74.84	-59.07
Net interest income (tax equivalent).....	4,961,184	5,078,879	10,020,234	10,067,634	9,835,761	-2.32	16.40
Non-interest income.....	3,924,030	3,146,063	6,646,449	7,817,138	7,413,302	24.73	19.74
Adjusted operating income (tax equivalent)	8,885,214	8,224,942	16,666,683	17,884,772	17,249,063	8.03	17.85
Overhead expense.....	5,623,661	5,218,186	10,380,118	10,601,448	10,283,796	7.77	20.16
Provision for credit losses.....	-249,148	3,211,162	3,088,052	739,915	419,203		
Securities gains (losses)	34,692	222,130	304,728	48,345	-339	-84.38	180.63
Other tax equivalent adjustments	-194	-112	-199	-33	1,881		
Pretax net operating income (tax equivalent).....	3,545,045	17,446	3,503,009	6,582,706	6,542,885	20220.10	34.52
Applicable income taxes	582,990	-37,672	425,842	1,062,126	1,081,373		-3.93
Tax equivalent adjustments	32,920	40,922	74,728	102,540	115,183	-19.55	-65.86
Applicable income taxes (tax equivalent).....	615,910	3,250	500,570	1,164,666	1,196,556	18851.08	-12.42
Minority interest	22,114	13,529	40,394	49,175	45,477	63.46	-48.22
Net income before discontinued operations, net of minority interest	2,907,021	667	2,962,045	5,368,865	5,300,852	435735.23	53.87
Discontinued operations, net of applicable income taxes.....	0	4,555,843	4,555,843	0	0	-100.00	
Net income attributable to holding company.....	2,907,021	4,556,510	7,517,888	5,368,865	5,300,852	-36.20	53.87
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,929,135	4,570,039	7,558,282	5,418,040	5,346,329	-35.91	51.61
Investment securities income (tax equivalent).....	901,128	1,121,723	2,064,992	2,451,238	2,289,780	-19.67	-5.23
US Treasury and agency securities (excluding mortgage-backed securities)	211,550	172,348	346,734	457,073	394,588	22.75	162.62
Mortgage-backed securities	546,086	781,733	1,401,016	1,628,033	1,498,728	-30.14	-18.62
All other securities	143,492	167,642	317,242	366,132	396,464	-14.41	-27.99
Cash dividends declared.....	1,089,802	1,111,114	2,208,499	2,131,285	1,837,414	-1.92	75.61
Common	984,864	993,276	1,979,273	1,895,609	1,601,865	-0.85	90.92
Preferred.....	104,938	117,838	229,226	235,676	235,549	-10.95	0.21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.16	2.92	12	2.82	3.46	13	2.55	3.27	10	3.47	4	18	3.35	3.87	17
Less: Interest expense	0.11	0.25	15	0.47	0.61	35	0.31	0.48	25	0.95	0.98	51	0.76	0.79	55
Equals: Net interest income (tax equivalent)	2.05	2.65	16	2.35	2.84	20	2.25	2.77	17	2.52	3.01	24	2.60	3.08	21
Plus: Non-interest income	1.62	1.11	76	1.46	1.14	69	1.49	1.21	69	1.96	1.32	80	1.96	1.31	80
Equals: adjusted operating income (tax equivalent)	3.67	3.82	50	3.81	4.05	39	3.74	4.04	39	4.48	4.41	57	4.55	4.46	55
Less: Overhead expense	2.32	2.24	59	2.42	2.63	46	2.33	2.57	42	2.65	2.69	55	2.71	2.71	54
Less: Provision for credit losses	-0.10	-0.15	51	1.49	0.85	87	0.69	0.51	79	0.19	0.15	67	0.11	0.14	47
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	7
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	78	0.10	0.03	85	0.07	0.02	86	0.01	0.01	73	0	0	38
Plus: other tax equivalent adjustments	0	0	6	0	0	7	0	0	6	0	0	8	0	0	85
Equals: Pretax net operating income (tax equivalent)	1.46	1.79	25	0.01	0.64	17	0.79	1.04	29	1.65	1.56	57	1.73	1.57	63
Less: Applicable income taxes (tax equivalent)	0.25	0.41	15	0	0.16	14	0.11	0.23	17	0.29	0.36	32	0.32	0.33	44
Less: Minority interest	0.01	0	92	0.01	0	91	0.01	0	90	0.01	0	88	0.01	0	89
Equals: Net operating income	1.20	1.36	36	0	0.48	17	0.66	0.81	29	1.34	1.19	68	1.40	1.24	70
Plus: Net extraordinary items	0	0	49	2.11	0	99	1.02	0	99	0	0	50	0	0	51
Equals: Net income	1.20	1.35	37	2.11	0.50	98	1.69	0.82	96	1.34	1.19	68	1.40	1.24	69
Memo: Net income (last four quarters)	1.24	1.25	50	1.74	0.81	96	1.69	0.82	96	1.34	1.19	67	1.40	1.24	70
Net income—BHC and noncontrolling (minority) interest	1.21	1.37	37	2.12	0.50	98	1.69	0.83	96	1.36	1.20	69	1.41	1.25	70
Margin Analysis															
Average earning assets / Average assets	90.62	93.15	19	88.58	91.74	14	89.98	92.32	20	87.41	91.05	12	88.09	91.48	17
Average interest-bearing funds / Average assets	62.58	62.32	57	66.73	65.48	60	64.70	64.06	58	66.90	65.57	57	64.82	65.56	47
Interest income (tax equivalent) / Average earning assets	2.38	3.14	14	3.19	3.78	17	2.84	3.55	14	3.97	4.41	20	3.80	4.24	21
Interest expense / Average earning assets	0.12	0.27	16	0.53	0.66	35	0.34	0.52	26	1.09	1.08	58	0.86	0.86	57
Net interest income (tax equivalent) / Average earning assets	2.26	2.85	17	2.65	3.10	21	2.50	3.01	20	2.88	3.33	25	2.95	3.38	23
Yield or Cost															
Total loans and leases (tax equivalent)	3.38	4.05	15	3.72	4.44	10	3.55	4.27	10	4.51	5.09	16	4.33	4.95	15
Interest-bearing bank balances	0.10	0.11	44	0.41	0.50	41	0.20	0.27	32	2.03	2.04	45	1.72	1.64	58
Federal funds sold and reverse repos	-0.07	0.26	3	0.60	0.94	39	0.36	0.68	41	2.31	2.44	54	1.86	2.17	36
Trading assets	0.64	0.42	71	1	0.67	68	0.80	0.60	68	1.65	0.99	65	2.04	1.11	71
Total earning assets	2.36	3.11	15	3.16	3.74	17	2.82	3.51	14	3.94	4.36	23	3.77	4.20	21
Investment securities (tax equivalent)	1.80	1.80	51	2.54	2.51	53	2.32	2.25	57	2.88	2.76	64	2.87	2.68	68
US Treasury and agency securities (excluding mortgage-backed securities)	1.29	1.28	50	1.87	2.01	50	1.84	1.75	56	2.45	2.32	70	2.32	2.05	72
Mortgage-backed securities	1.65	1.56	58	2.52	2.33	73	2.35	2.05	77	2.87	2.61	82	2.90	2.50	88
All other securities	2.49	2.91	36	3.08	3.48	40	3	3.24	44	3.59	4.06	42	3.53	4.20	40
Interest-bearing deposits	0.05	0.24	6	0.45	0.70	24	0.27	0.53	16	0.97	1.10	43	0.66	0.81	38
Time deposits of \$250K or more	0.36	0.76	13	1.42	1.67	22	1.17	1.42	26	1.58	1.96	23	1.16	1.44	26
Time deposits < \$250K	0.42	0.72	18	1.42	1.58	36	1.15	1.36	30	1.72	1.82	39	1.11	1.29	36
Other domestic deposits	0.04	0.17	6	0.39	0.50	37	0.22	0.36	26	0.90	0.93	50	0.60	0.67	50
Foreign deposits	0.03	0.12	40	0.48	0.59	46	0.26	0.42	32	1.65	1.19	76	1.37	0.97	81
Federal funds purchased and repos	-0.06	0.19	2	0.89	0.85	64	0.80	0.62	74	1.97	1.86	55	1.72	1.51	58
Other borrowed funds and trading liabilities	0.99	1.31	37	1.70	1.62	58	1.38	1.50	46	2.75	2.38	70	2.58	2.28	70
All interest-bearing funds	0.17	0.40	14	0.71	0.92	31	0.47	0.74	21	1.42	1.49	50	1.16	1.19	56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		3,924,030		3,146,063		6,646,449		7,817,138		7,413,302		
Fiduciary activities income		464,027		399,158		835,305		860,225		881,233		
Service charges on deposit accounts - domestic		624,091		582,342		1,186,522		1,320,146		1,280,905		
Trading revenue.....		175,157		158,770		423,314		260,620		226,734		
Investment banking fees and commissions.....		679,286		587,023		1,194,173		1,973,529		1,920,084		
Insurance activities revenue.....		7,138		7,876		14,692		26,970		23,737		
Venture capital revenue.....		303,296		-136,452		-29,832		310,748		242,866		
Net servicing fees		173,488		295,097		453,349		328,202		290,379		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		143,623		158,331		370,748		358,083		238,887		
Other non-interest income.....		1,353,924		1,093,918		2,198,178		2,378,615		2,308,477		
Total overhead expenses		5,623,661		5,218,186		10,380,118		10,601,448		10,283,796		
Personnel expense.....		3,133,354		2,755,997		5,699,159		5,678,097		5,495,612		
Net occupancy expense.....		667,155		646,455		1,290,607		1,382,280		1,317,750		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		20,765		30,931		61,608		70,859		87,509		
Other operating expenses.....		1,802,387		1,784,803		3,328,744		3,470,212		3,382,925		
Fee income on mutual funds and annuities.....		214,327		182,720		376,282		362,692		354,945		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		18,578,939		
Number of equivalent employees		61,268		52,541		51,088		51,839		52,713		
Average personnel expense per employee.....		51.14		52.45		111.56		109.53		104.26		
Average assets per employee.....		7,899.21		8,223.18		8,732.65		7,705.34		7,188.81		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		5.46	2.15	83	5.81	2.20	83	5.66	2.02	85	4.64	2.72
Overhead expenses / Net Interest Income + non-interest income		63.53	59.03	71	63.76	63.28	58	62.56	62.28	56	59.62	61.29
Percent of Average Assets												
Total overhead expense		2.32	2.24	59	2.42	2.63	46	2.33	2.57	42	2.65	2.69
Personnel expense.....		1.29	1.25	62	1.28	1.31	48	1.28	1.30	51	1.42	1.41
Net occupancy expense.....		0.28	0.24	68	0.30	0.26	68	0.29	0.26	66	0.35	0.28
Other operating expenses.....		0.75	0.73	65	0.84	0.99	52	0.76	0.94	46	0.89	0.97
Overhead less non-interest income		0.70	1.10	16	0.96	1.36	21	0.84	1.25	19	0.70	1.32
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		63.29	58.45	73	63.44	62.83	60	62.28	61.82	58	59.28	60.64
Personnel expense.....		35.26	33.10	61	33.51	32.43	50	34.19	32.36	59	31.75	32.39
Net occupancy expense.....		7.51	6.33	68	7.86	6.65	71	7.74	6.58	70	7.73	6.52
Other operating expenses.....		20.52	18.60	72	22.08	23.06	62	20.34	22.28	53	19.80	21.20
Total non-interest income		44.16	28.18	85	38.25	27.40	78	39.88	28.83	77	43.71	29.23
Fiduciary activities income		5.22	2.24	84	4.85	2.10	83	5.01	2.09	84	4.81	1.97
Service charges on domestic deposit accounts		7.02	3.19	95	7.08	3.35	93	7.12	3.27	95	7.38	3.88
Trading revenue.....		1.97	0.72	86	1.93	1.60	77	2.54	1.28	79	1.46	1.18
Investment banking fees and commissions.....		7.65	2.52	85	7.14	2.64	85	7.17	2.46	86	11.03	3.54
Insurance activities revenue.....		0.08	0.37	51	0.10	0.39	56	0.09	0.41	52	0.15	0.47
Venture capital revenue.....		3.41	0.02	96	-1.66	0	1	-0.18	0.01	2	1.74	0.02
Net servicing fees		1.95	0.55	87	3.59	-0.20	97	2.72	0.01	95	1.84	0.28
Net securitization income		0	0.01	44	0	0	46	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets		1.62	3.83	39	1.93	2.89	53	2.22	3.92	51	2	1.86
Other non-interest income.....		15.24	9.26	82	13.30	9.31	78	13.19	9.65	75	13.30	10.04
Overhead less non-interest income		19.13	29.94	20	25.19	34.19	23	22.40	31.93	24	15.57	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....		16.45	21.54	9	-215.93	18.39	0	12.16	18.63	15	16.14	20.56
Applicable income tax + TE / Pretax net operating income + TE		17.37	23.10	5	18.63	22.75	16	14.29	21.18	10	17.69	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	113,832,823	84,661,693	83,898,371	83,212,372	80,118,657	34.46	36.01	
Commercial and industrial loans	108,464,688	105,756,156	95,486,465	93,254,901	85,762,776	2.56	57.62	
Loans to individuals	32,328,235	29,779,574	27,137,173	31,303,918	28,244,774	8.56	25.97	
Loans to depository institutions and acceptances of other banks	27,546	16,743	32,155	9,440	22,342	64.52	-76.06	
Agricultural loans	198,277	208,609	205,248	184,502	103,599	-4.95	66.48	
Other loans and leases	42,099,640	39,277,590	36,780,145	32,969,852	32,919,218	7.18	27.98	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	296,951,209	259,700,365	243,539,557	240,934,985	227,171,366	14.34	40.54	
Less: Allowance for loan and lease losses	5,729,814	5,927,990	5,361,394	2,741,938	2,629,361	-3.34	113.36	
Net loans and leases	291,221,395	253,772,375	238,178,163	238,193,047	224,542,005	14.76	39.60	
Debt securities that reprice or mature in over 1 year	113,007,011	84,041,930	79,348,876	75,739,259	72,269,475	34.47	94.46	
Mutual funds and equity securities	926,009	821,330	1,070,099	854,773	736,777	12.75	91.52	
Subtotal	405,154,415	338,635,635	318,597,138	314,787,079	297,548,257	19.64	51.62	
Interest-bearing bank balances	72,461,395	50,232,543	85,172,749	23,412,823	10,893,431	44.25	170.88	
Federal funds sold and reverse repos	759,414	1,962,427	683,763	2,422,411	7,321,125	-61.30	-48.56	
Debt securities that reprice or mature within 1 year	13,539,552	14,453,751	9,453,642	11,085,035	10,431,915	-6.32	2.54	
Trading assets	6,382,483	9,768,285	7,906,292	6,008,636	5,342,225	-34.66	52.21	
Total earning assets	498,297,259	415,052,641	421,813,584	357,715,984	331,536,953	20.06	59.28	
Non-interest-bearing cash and due from depository institutions	8,722,865	6,337,909	7,016,697	5,060,590	5,607,892	37.63	107.88	
Premises, fixed assets, and leases	7,437,674	6,380,022	6,483,034	6,531,247	4,788,987	16.58	52.18	
Other real estate owned	27,296	71,878	41,255	103,440	105,623	-62.02	-89.12	
Investment in unconsolidated subsidiaries	6,170	6,168	6,169	8,563,795	8,022,511	0.03	-99.91	
Intangible and other assets	40,287,653	31,192,491	31,507,450	32,398,225	32,272,677	29.16	23.42	
Total assets	554,775,840	459,038,463	466,864,739	410,373,281	382,334,643	20.86	53.45	
Quarterly average assets	502,421,263	454,130,196	461,832,881	410,140,557	383,842,986	10.63	40.34	
Average loans and leases (YTD)	248,693,674	257,249,164	254,203,854	236,135,482	224,658,137	-3.33	18.79	
Memoranda								
Loans held-for-sale	2,215,418	1,443,224	1,596,732	1,083,102	994,293	53.50	-3.51	
Loans not held-for-sale	294,735,791	258,257,141	241,942,825	239,851,883	226,177,073	14.12	41.02	
Real estate loans secured by 1–4 family	63,023,986	48,201,322	47,529,904	47,720,214	45,279,509	30.75	34.48	
Commercial real estate loans	50,593,064	36,344,098	36,183,775	35,368,845	34,674,898	39.21	38.17	
Construction and land development	9,631,799	6,927,236	6,808,910	6,277,729	7,278,606	39.04	23.78	
Multifamily	8,686,679	6,354,592	6,818,905	6,456,859	5,512,160	36.70	62.73	
Nonfarm nonresidential	32,274,586	23,062,270	22,555,960	22,634,257	21,884,132	39.95	37.35	
Real estate loans secured by farmland	111,025	95,859	84,723	106,930	142,852	15.82	-37.44	
Total investment securities	127,472,572	99,317,011	89,872,617	87,679,067	83,438,167	28.35	77.54	
U.S. Treasury securities	35,431,539	20,692,987	17,470,419	17,012,035	18,511,104	71.22	263.57	
US agency securities (excluding mortgage-backed securities)	4,363,327	280,643	4,012,090	279,824	347,441	1454.76	608.68	
Municipal securities	2,650,564	3,121,438	2,931,569	2,871,805	3,371,753	-15.09	-34.24	
Mortgage-backed securities	75,072,745	66,368,901	56,825,764	59,711,304	53,035,115	13.11	56.21	
Asset-backed securities	5,739,111	5,408,085	5,190,717	5,210,665	5,205,086	6.12	-10.44	
Other debt securities	3,289,277	2,623,627	2,371,959	1,738,661	2,230,891	25.37	33.71	
Mutual funds and equity securities	926,009	821,330	1,070,099	854,773	736,777	12.75	91.52	
Available-for-sale securities	125,057,928	97,052,443	87,357,810	69,163,374	63,388,987	28.86	119.85	
U.S. Treasury securities	34,627,067	19,907,496	16,675,478	16,235,779	17,752,912	73.94	265.16	
US agency securities (excluding mortgage-backed securities)	4,363,327	280,643	4,012,090	279,824	347,441	1454.76	608.68	
Municipal securities	2,199,518	2,677,084	2,483,897	1,265,351	1,693,256	-17.84	4.74	
Mortgage-backed securities	75,072,745	66,368,901	56,825,764	44,670,570	36,512,078	13.11	108.31	
Asset-backed securities	5,739,111	5,408,085	5,190,717	5,158,589	5,022,821	6.12	0.62	
Other debt securities	3,056,160	2,410,234	2,169,864	1,553,261	2,060,479	26.80	24.24	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	109,718	171,451	159,810	382,599	-293,095	-36.01	-80.50	
Available-for-sale securities appreciation (depreciation)	1,933,966	3,361,855	3,107,350	1,373,271	-124,868	-42.47	54.15	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	24,121,179	23,528,213	22,841,036	13,438,965	6,525,580	2.52	170.67	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	85,305,011	42,636,838	53,511,674	31,389,342	32,369,316	100.07	123.37
NOW, ATS and transaction accounts	39,725,939	37,694,202	38,968,730	30,411,021	23,544,556	5.39	173.01
Time deposits less brokered deposits < \$250K	4,161,970	3,256,705	1,323,357	5,943,618	6,987,529	27.80	
MMDA and other savings accounts	308,501,813	244,956,331	253,686,112	205,573,152	194,014,156	25.94	72.59
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	437,694,733	328,544,076	347,489,873	273,317,133	256,915,557	33.22	82.48
Time deposits of \$250K or more	2,456,578	2,473,331	1,855,163	3,787,233	3,155,569	-0.68	
Foreign deposits	6,912,330	8,443,856	8,702,762	6,544,327	4,058,808	-18.14	293.37
Federal funds purchased and repos	512,326	411,353	437,478	6,299,030	2,039,159	24.55	-68.38
Secured federal funds purchased	1,000	1,000	1,000	1,500	1,500		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,779,562	14,151,054	7,173,261	20,796,138	16,277,644	-66.22	-39.21
Other borrowings w/remaining maturity over 1 year	21,616,342	23,990,702	22,507,448	28,748,537	32,263,666	-9.90	-38.73
Brokered deposits < \$250K	5,847,225	6,564,813	7,317,877	4,907,242	3,727,328	-10.93	
Noncore funding	42,124,363	56,035,109	47,993,989	71,082,507	61,522,174	-24.83	-23.00
Trading liabilities	1,344,744	3,703,959	2,293,623	1,527,815	2,355,498	-63.69	-53.97
Subordinated notes and debentures + trust preferred securities	7,120,300	6,499,607	6,402,542	6,134,223	5,895,183	9.55	-18.75
Other liabilities	11,806,790	11,307,267	8,643,724	8,969,048	7,876,578	4.42	37.51
Total liabilities	500,090,930	406,090,018	412,823,751	361,030,726	334,564,990	23.15	58.85
Equity Capital							
Perpetual preferred stock (including surplus)	3,519,570	3,994,990	3,517,245	3,992,804	3,985,726	-11.90	1.88
Common stock	2,712,993	2,712,226	2,712,657	2,711,653	2,710,922	0.03	0.15
Common surplus	12,409,247	12,288,568	12,366,655	12,376,508	12,290,501	0.98	-1.92
Retained earnings	48,662,580	44,985,950	46,847,687	42,214,831	38,918,519	8.17	60.56
Accumulated other comprehensive income	1,463,019	3,069,041	2,770,180	799,339	-724,622	-52.33	98.81
Other equity capital components	-14,139,931	-14,127,778	-14,204,765	-12,781,450	-9,453,509		
Total holding company equity capital	54,627,478	52,922,997	54,009,659	49,313,685	47,727,537	3.22	19.91
Noncontrolling (minority) interest in subsidiaries	57,432	25,448	31,329	28,870	42,116	125.68	-94.97
Total equity capital, including minority interest	54,684,910	52,948,445	54,040,988	49,342,555	47,769,653	3.28	17.10
Total liabilities and capital	554,775,840	459,038,463	466,864,739	410,373,281	382,334,643	20.86	53.45
Memoranda							
Non-interest-bearing deposits	154,215,967	99,487,452	112,657,778	72,794,621	73,978,825	55.01	98.01
Interest-bearing deposits	298,694,899	246,538,624	252,707,897	215,761,314	193,878,437	21.16	73.75
Total deposits	452,910,866	346,026,076	365,365,675	288,555,935	267,857,262	30.89	81.31
Long-term debt that reprices within 1 year	3,172,930	3,171,226	3,172,077	7,170,820	12,623,113	0.05	-79.83
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	54,009,659	49,313,685	49,313,685	47,727,537	47,513,339		
Accounting restatements	0	-672,091	-672,091	63,032	-14,342		
Net income	2,907,021	4,556,510	7,517,888	5,368,865	5,300,852		
Net sale of new perpetual preferred stock	0	0	-480,000	0	0		
Net sale of new common stock	-30,565	-35,505	39,874	79,187	28,080		
Sale of treasury stock	205,570	200,115	226,954	240,956	244,674		
Less: Purchase of treasury stock	67,244	1,495,820	1,596,507	3,562,292	2,898,673		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,089,802	1,111,114	2,208,499	2,131,285	1,837,414		
Change in other comprehensive income	-1,307,161	2,269,703	1,970,841	1,523,960	-584,968		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-102,486	-102,486	3,725	-24,011		
Holding company equity capital, ending balance	54,627,478	52,922,997	54,009,659	49,313,685	47,727,537		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	20.52	36.32	18	18.44	36.22	17	17.97	36.22	17	20.28	37.78	20	20.96	37.19	20
Commercial and industrial loans	19.55	12.25	84	23.04	14.99	85	20.45	13.52	83	22.72	12.02	90	22.43	12.85	84
Loans to individuals	5.83	3.48	78	6.49	3.53	77	5.81	3.40	75	7.63	4.20	75	7.39	4.31	74
Loans to depository institutions and acceptances of other banks	0	0.01	78	0	0.04	65	0.01	0.03	75	0	0.04	65	0.01	0.05	68
Agricultural loans.....	0.04	0.21	47	0.05	0.20	51	0.04	0.19	52	0.04	0.24	50	0.03	0.30	47
Other loans and leases.....	7.59	4.22	77	8.56	4.66	79	7.88	4.63	75	8.03	5.01	76	8.61	5	78
Net loans and leases.....	52.49	59.81	21	55.28	63.21	19	51.02	61.58	18	58.04	63.77	24	58.73	63.98	25
Debt securities over 1 year.....	20.37	17.61	62	18.31	14.01	75	17	15.55	58	18.46	14.60	72	18.90	14.63	72
Mutual funds and equity securities	0.17	0.06	84	0.18	0.05	85	0.23	0.05	88	0.21	0.06	90	0.19	0.06	87
Subtotal	73.03	78.32	22	73.77	78.43	20	68.24	78.16	14	76.71	79.65	23	77.82	79.97	25
Interest-bearing bank balances	13.06	9.11	73	10.94	6.78	80	18.24	7.51	95	5.71	3.06	77	2.85	3.04	57
Federal funds sold and reverse repos	0.14	0.52	73	0.43	0.86	80	0.15	0.82	72	0.59	1.57	76	1.91	1.66	80
Debt securities 1 year or less	2.44	1.53	75	3.15	1.83	80	2.02	1.68	68	2.70	1.91	73	2.73	1.96	74
Trading assets	1.15	0.60	84	2.13	1.09	85	1.69	1.01	84	1.46	1.19	80	1.40	1.33	79
Total earning assets.....	89.82	91.43	31	90.42	90.72	47	90.35	91.05	43	87.17	89.53	24	86.71	89.74	20
Non-interest cash and due from depository institutions.....	1.57	1.01	89	1.38	1.08	72	1.50	1.07	86	1.23	1.14	54	1.47	1.21	69
Other real estate owned.....	0	0.02	40	0.02	0.03	50	0.01	0.02	42	0.03	0.03	56	0.03	0.04	53
All other assets.....	8.61	7.50	64	8.20	8.16	52	8.15	7.82	58	11.60	9.27	78	11.82	8.98	79
Memoranda															
Short-term investments	15.64	12.01	75	14.52	10.58	75	20.41	11.17	85	9	7.63	68	7.49	7.80	67
U.S. Treasury securities.....	6.39	1.08	91	4.51	0.92	89	3.74	0.84	86	4.15	1.03	88	4.84	1.04	89
US agency securities (excluding mortgage-backed securities)	0.79	0.77	67	0.06	0.48	34	0.86	0.63	72	0.07	0.54	39	0.09	0.69	33
Municipal securities	0.48	1.72	40	0.68	1.45	46	0.63	1.69	44	0.70	1.34	47	0.88	1.62	48
Mortgage-backed securities	13.53	12.97	54	14.46	11.11	71	12.17	11.75	52	14.55	11.44	69	13.87	11.13	67
Asset-backed securities	1.03	0.38	83	1.18	0.27	86	1.11	0.32	85	1.27	0.28	87	1.36	0.33	85
Other debt securities	0.59	0.52	65	0.57	0.39	72	0.51	0.42	67	0.42	0.39	67	0.58	0.41	75
Loans held-for-sale.....	0.40	0.42	63	0.31	0.48	53	0.34	0.52	50	0.26	0.39	54	0.26	0.30	60
Loans held for investment	53.13	59.85	24	56.26	63.46	21	51.82	61.72	19	58.45	63.50	26	59.16	63.93	26
Real estate loans secured by 1–4 family	11.36	11.69	52	10.50	12.29	39	10.18	11.91	43	11.63	13.29	42	11.84	13.46	41
Revolving	2.72	1.45	78	2.89	1.80	71	2.69	1.66	70	3.39	2.07	73	4.05	2.27	77
Closed-end, secured by first liens	8.34	9.84	44	7.19	9.99	37	7.08	9.81	35	7.76	10.69	36	7.32	10.57	33
Closed-end, secured by junior liens	0.30	0.20	78	0.42	0.26	79	0.41	0.22	82	0.48	0.28	80	0.47	0.31	73
Commercial real estate loans	9.12	22.48	18	7.92	21.90	20	7.75	22.22	19	8.62	22.23	22	9.07	21.58	23
Construction and land development	1.74	3.35	34	1.51	3.32	30	1.46	3.40	27	1.53	3.44	34	1.90	3.51	39
Multifamily.....	1.57	3.31	31	1.38	3.07	33	1.46	3.12	31	1.57	3.01	39	1.44	2.72	37
Nonfarm nonresidential	5.82	14.81	19	5.02	14.50	21	4.83	14.72	20	5.52	14.69	23	5.72	14.44	23
Real estate loans secured by farmland.....	0.02	0.34	36	0.02	0.33	34	0.02	0.33	33	0.03	0.36	37	0.04	0.41	42

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	38.33	59.66	19	32.60	55.37	17	34.45	57.15	16	34.54	57.46	19	35.27	56.49	19
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	38.33	59.66	19	32.60	55.37	17	34.45	57.15	16	34.54	57.46	19	35.27	56.49	19
Real estate loans secured by 1–4 family.....	21.22	19.82	54	18.56	19.50	43	19.52	19.43	48	19.81	20.75	44	19.93	21.10	43
Revolving	5.08	2.42	87	5.10	2.79	81	5.15	2.64	85	5.78	3.15	80	6.82	3.50	85
Closed-end.....	16.15	17.22	46	13.46	16.49	35	14.37	16.59	41	14.03	17.39	37	13.11	17.39	32
Commercial real estate loans	17.04	36.54	21	13.99	32.96	19	14.86	34.63	19	14.68	33.52	20	15.26	32.14	23
Construction and land development.....	3.24	5.50	34	2.67	4.97	32	2.80	5.26	32	2.61	5.09	34	3.20	5.20	41
1–4 family.....	0.24	1.11	31	0	0.93	12	0	0.93	11	0	0.94	16	0	1.02	15
Other.....	3	4.33	37	2.67	3.90	39	2.79	4.19	36	2.60	4.02	39	3.20	4.05	45
Multifamily.....	2.93	5.34	34	2.45	4.72	34	2.80	4.96	36	2.68	4.69	37	2.43	4.10	38
Nonfarm nonresidential	10.87	24.14	20	8.88	21.76	19	9.26	22.93	20	9.39	22.15	20	9.63	21.40	22
Owner-occupied.....	3.86	8.14	27	2.74	7.38	22	2.84	7.68	21	2.88	7.72	23	2.93	8.03	25
Other.....	7.01	15.71	18	6.14	14.16	19	6.42	14.95	20	6.52	14.34	21	6.70	13.38	25
Real estate loans secured by farmland.....	0.04	0.59	36	0.04	0.52	35	0.03	0.54	35	0.04	0.55	37	0.06	0.63	42
Loans to depository institutions and acceptances of other banks.....	0.01	0.03	78	0.01	0.07	68	0.01	0.06	75	0	0.11	63	0.01	0.12	68
Commercial and industrial loans	36.53	20.98	87	40.72	23.90	89	39.21	22.17	90	38.71	19.53	88	37.75	20.32	86
Loans to individuals	10.89	6.28	77	11.47	6.11	78	11.14	6.13	77	12.99	7.13	78	12.43	7.36	77
Credit card loans	1.92	0.51	88	2.20	0.64	88	2.23	0.65	87	2.63	0.81	88	2.42	1.02	86
Agricultural loans.....	0.07	0.37	50	0.08	0.31	50	0.08	0.32	55	0.08	0.37	50	0.05	0.46	45
Other loans and leases.....	14.18	8.03	75	15.12	8.93	76	15.10	9.09	75	13.68	9.85	71	14.49	9.66	75
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	238.96	383.17	22	182.13	392.62	17	177.08	381.27	16	213.11	391.26	22	214.42	379.80	23
Real estate loans secured by 1–4 family.....	132.30	124.52	55	103.69	133.24	37	100.32	125.03	39	122.21	138.18	45	121.18	137.84	42
Revolving	31.64	15.53	82	28.52	19.64	67	26.48	17.42	69	35.67	21.26	70	41.49	23.33	77
Closed-end.....	100.66	107.53	51	75.17	112.01	35	73.84	106.14	35	86.54	115.20	37	79.69	112.79	33
Commercial real estate loans	106.21	238.21	19	78.18	237.30	18	76.37	234.65	18	90.58	229.44	21	92.80	219.72	22
Construction and land development.....	20.22	35.52	35	14.90	35.78	29	14.37	35.62	28	16.08	34.95	34	19.48	35.36	37
1–4 family.....	1.50	7.06	29	0.01	6.74	12	0.01	6.34	10	0.02	6.61	15	0.02	7.04	14
Other.....	18.72	28.07	38	14.89	27.86	33	14.36	28.16	31	16.06	27.32	37	19.46	27.26	44
Multifamily.....	18.24	34.78	35	13.67	33.28	29	14.39	32.74	29	16.54	31.04	38	14.75	27.85	38
Nonfarm nonresidential	67.75	157.17	19	49.61	157.33	18	47.61	155.06	17	57.97	152.10	22	58.57	147.22	22
Owner-occupied.....	24.04	52.65	26	15.33	53.29	19	14.60	52.37	18	17.76	53.07	23	17.83	54.89	22
Other.....	43.71	102.08	22	34.28	101.60	20	33.01	100.54	19	40.21	97.41	25	40.74	91.80	27
Real estate loans secured by farmland.....	0.23	3.59	35	0.21	3.50	33	0.18	3.44	33	0.27	3.60	36	0.38	4.02	42
Loans to depository institutions and acceptances of other banks.....	0.06	0.18	80	0.04	0.38	66	0.07	0.28	75	0.02	0.44	64	0.06	0.54	68
Commercial and industrial loans	227.69	127.07	89	227.50	159.86	79	201.54	139.91	78	238.82	122.02	90	229.53	128.82	85
Loans to individuals	67.86	35.29	77	64.06	38.40	70	57.28	37.47	71	80.17	43.51	74	75.59	42.67	73
Credit card loans	11.98	2.61	89	12.32	3.43	88	11.46	3.30	88	16.24	4.34	88	14.69	5.31	87
Agricultural loans.....	0.42	2.01	50	0.45	2.03	49	0.43	1.88	51	0.47	2.18	50	0.28	2.72	45
Other loans and leases.....	88.38	46.75	77	84.49	51.14	74	77.63	49.54	74	84.44	52.44	76	88.10	51.79	78
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.78	28.84	21	15.62	26.07	24	16.10	27.32	21	15.80	26.45	25	16.69	24.79	33
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	104.58	187.37	25	87.25	186.18	22	82.78	183.76	20	97.49	178.57	27	101.45	167.93	31
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	128.62	244.59	22	102.58	244.21	21	97.39	240.85	20	115.25	236.10	26	119.28	225.98	28

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	15.64	12.01	75	14.52	10.58	75	20.41	11.17	85	9	7.63	68	7.49	7.80	67
Liquid assets	35.65	28.17	73	32.66	24.60	79	37.25	26.22	83	26.36	22.44	72	25.81	22.72	73
Investment securities	22.98	19.64	62	21.64	16.55	75	19.25	17.85	58	21.37	16.99	74	21.82	17.27	73
Net loans and leases	52.49	59.81	21	55.28	63.21	19	51.02	61.58	18	58.04	63.77	24	58.73	63.98	25
Net loans, leases and standby letters of credit	54.66	60.62	27	57.71	64.12	23	53.42	62.48	20	60.97	64.84	29	61.58	65.07	28
Core deposits	78.90	74.75	54	71.57	68.08	53	74.43	70.67	47	66.60	63.09	45	67.20	62.13	53
Noncore funding	7.59	10.89	46	12.21	16.68	46	10.28	14.13	48	17.32	19.36	57	16.09	21.34	48
Time deposits of \$250K or more	0.44	1.81	11	0.54	2.56	10	0.40	2.11	10	0.92	2.94	15	0.83	2.89	17
Foreign deposits	1.25	0.35	87	1.84	0.41	88	1.86	0.36	88	1.59	0.43	85	1.06	0.47	85
Federal funds purchased and repos	0.09	1.20	30	0.09	1.49	25	0.09	1.47	26	1.53	1.94	59	0.53	1.97	36
Secured federal funds purchased	0	0	98	0	0	97	0	0	96	0	0	98	0	0	98
Net federal funds purchased (sold)	-0.04	0.52	19	-0.34	0.52	14	-0.05	0.54	17	0.94	0.48	63	-1.38	0.54	11
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.86	0.99	62	3.08	2.06	73	1.54	1.24	65	5.07	3.01	74	4.26	3.67	62
Earning assets that reprice within 1 year	44.29	38.93	65	45.23	39.71	66	48.31	39.38	74	41.81	39.29	56	41.33	40.29	49
Interest-bearing liabilities that reprice within 1 year	3.04	7.04	15	3.70	9.42	14	3.56	8.20	18	4.33	10.19	15	2.92	10.01	10
Long-term debt that reprices within 1 year	0.57	0.26	81	0.69	0.56	76	0.68	0.47	77	1.75	0.96	80	3.30	1.34	79
Net assets that reprice within 1 year	40.68	30.25	75	40.84	28.34	83	44.07	29.11	84	35.73	26.63	76	35.11	27.38	68
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-11.02	-1.82	24	-3.13	6.94	25	-14.85	3.20	6	10.85	14.45	36	11.04	16.62	32
Net short-term noncore funding dependence	-16.51	-8.21	18	-10.39	-2.29	21	-22.06	-4.76	11	1.53	3.38	34	-0.10	4.66	21
Short-term investment / Short-term noncore funding	436.74	284.81	77	211.81	138.95	75	380.91	184.19	83	88.44	77.77	65	101.05	66.46	78
Liquid assets - short-term noncore funding / Nonliquid assets	49.84	34.02	74	38.32	23.27	80	50.82	28.18	85	21.98	16.97	72	24.80	16.04	78
Net loans and leases / Total deposits	64.30	74.66	25	73.34	82.84	23	65.19	79.43	15	82.55	90.31	29	83.83	90.08	30
Net loans and leases / Core deposits	66.54	81.17	21	77.24	93.70	21	68.54	88.34	13	87.15	103.93	25	87.40	105	22
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.25	0.84	40	0.41	1.82	30	0.37	1.57	32	1.05	0.72	70	-0.84	-0.82	38
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.49	1.94	87	8.01	4.82	84	7.18	4.31	82	3.78	1.36	89	-0.36	-1.98	88
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	1.17	13.42	38	1.45	12.14	40	1.61	11.38	44	20.14	12.67	64	23.15	16.19	65
Available-for-sale securities	98.11	84.66	62	97.72	85.75	57	97.20	87.23	52	78.88	85.40	36	75.97	81.88	34
U.S. Treasury securities	27.80	5.52	90	20.84	5.43	88	19.44	4.72	88	19.40	6.15	85	22.19	6.99	87
US agency securities (excluding mortgage-backed securities)	3.42	4.50	61	0.28	3.23	31	4.46	4.01	70	0.32	3.49	34	0.42	4.02	31
Municipal securities	2.08	8.87	36	3.14	9.39	40	3.26	9.83	41	3.28	7.75	45	4.04	9.16	43
Mortgage-backed securities	58.89	66.59	38	66.83	67.27	46	63.23	66.64	46	68.10	67.43	48	63.56	65.45	39
Asset-backed securities	4.50	2.05	78	5.45	1.68	81	5.78	1.91	80	5.94	1.66	83	6.24	2.05	84
Other debt securities	2.58	3.17	59	2.64	2.93	62	2.64	3.01	61	1.98	2.94	60	2.67	2.79	66
Mutual funds and equity securities	0.73	0.32	81	0.83	0.37	78	1.19	0.35	86	0.97	0.40	79	0.88	0.42	80
Debt securities 1 year or less	10.62	8.69	66	14.55	11.75	66	10.52	10.55	61	12.64	11.86	63	12.50	11.91	67
Debt securities 1 to 5 years	21.46	17.05	66	14.67	18.03	51	19.09	17.03	57	17.42	17.94	57	21.26	19.18	63
Debt securities over 5 years	67.19	72.17	31	69.95	66.01	46	69.20	69.86	46	68.97	66.02	42	65.36	64.73	41
Pledged securities	18.92	33.87	32	23.69	37.40	33	25.41	35.67	36	15.33	30.57	30	7.82	33.30	13
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	30.18	51.37	47	108.89	146.89	51	158.15	183.32	58	28.88	26.69	62	-31.86	6.77	10
Investment securities	28.35	33.34	53	11.64	14.17	55	2.50	23.62	21	5.08	11.75	48	9.60	9.42	66
Core deposits	33.22	16.88	87	26.04	25.99	54	27.14	26.88	58	6.38	11.23	42	0.12	7.29	20
Noncore funding	-24.83	-23.76	50	-27.72	-2.41	14	-32.48	-12.18	27	15.54	6.59	70	0.70	10.67	30

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	241,536,366	193,719,563	207,864,075	185,642,755	169,278,244
Commit: Secured commercial real estate loans	7,414,471	6,725,932	5,518,710	6,993,247	5,749,790
Commit: Unsecured real estate loans	13,044,633	10,777,102	11,885,594	11,103,380	10,661,924
Credit card lines (reported semiannually, June/Dec)	35,092,087	32,253,204	31,018,911	29,166,734	25,762,235
Securities underwriting	0	0	0	0	0
Standby letters of credit	12,012,741	11,157,427	11,209,314	12,020,756	10,884,763
Commercial and similar letters of credit	328,978	167,592	171,293	104,584	157,410
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	8,065,290	7,550,021	6,907,859	7,606,049	6,035,910
Credit derivatives - notional amount (holding company as beneficiary)	4,531,536	3,560,336	4,348,256	3,239,143	2,505,619
Credit derivative contracts w/ purchased credit protection-investment grade	283,072	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	1,358,065	0	647,500	0	15,000
Derivative Contracts					
Interest rate futures and forward contracts	20,141,585	21,732,272	17,678,869	15,157,480	18,012,404
Written options contracts (interest rate)	16,908,987	11,117,847	10,077,245	9,906,196	10,010,639
Purchased options contracts (interest rate)	28,470,680	21,608,470	15,471,492	16,815,653	18,333,898
Interest rate swaps	393,511,971	377,231,843	376,017,980	353,670,227	309,685,904
Futures and forward foreign exchange	18,092,759	14,420,276	16,560,286	16,655,765	14,944,628
Written options contracts (foreign exchange)	451,764	472,433	415,844	735,719	725,209
Purchased options contracts (foreign exchange)	389,402	449,894	377,793	719,747	676,817
Foreign exchange rate swaps	2,136,674	2,183,142	2,088,947	2,679,884	2,044,303
Commodity and other futures and forward contracts	0	0	0	0	10,478
Written options contracts (commodity and other)	1,726,023	1,825,377	1,384,949	2,101,293	709,300
Purchased options contracts (commodity and other)	1,727,980	1,825,377	1,384,949	2,101,293	709,300
Commodity and other swaps	16,516,321	11,538,319	13,416,303	11,449,667	9,215,114

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
43.54	22.45	93	42.20	21.74	92	44.52	22.01	93	45.24	23.52	92	44.27	24.05	89	
2.17	0.67	92	2.43	0.72	92	2.40	0.71	91	2.93	0.84	92	2.85	0.92	90	
0.06	0.02	85	0.04	0.02	80	0.04	0.02	81	0.03	0.02	73	0.04	0.02	74	
0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39	
1.45	0.25	93	1.64	0.39	91	1.48	0.35	91	1.85	0.42	92	1.58	0.52	90	
0.82	0.19	89	0.78	0.33	86	0.93	0.30	89	0.79	0.52	86	0.66	0.75	86	
0.05	0.18	74	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32	
0.24	0.14	81	0	0.36	35	0.14	0.30	75	0	0.45	34	0	0.69	69	
90.14	49.75	86	101.17	51.68	86	97.43	48.62	86	105.27	68.47	84	100.72	65.81	84	
82.74	35.96	89	94.04	36.85	88	89.80	34.36	88	96.39	47.31	86	93.12	43.84	88	
3.63	5.17	79	4.73	9.28	80	3.79	6.21	76	3.69	10.67	77	4.71	11.40	78	
3.05	1.82	81	2.42	2.30	75	2.16	2.18	68	2.41	2.47	76	2.62	2.16	80	
5.13	1.33	89	4.71	1.51	85	3.31	1.46	83	4.10	2.65	80	4.80	2.32	84	
70.93	20.67	93	82.18	22.27	92	80.54	20.83	93	86.18	28.86	91	81	26.74	92	
3.80	6.16	84	3.82	5.77	84	4.16	6.01	84	5.07	10.12	84	4.81	10.92	84	
3.26	3.93	85	3.14	3.58	86	3.55	3.47	87	4.06	5.23	86	3.91	5.22	86	
0.08	0.04	86	0.10	0.03	85	0.09	0.03	82	0.18	0.05	85	0.19	0.14	88	
0.07	0.04	85	0.10	0.03	85	0.08	0.04	82	0.18	0.08	85	0.18	0.13	87	
0.39	0.73	81	0.48	0.74	84	0.45	0.77	84	0.65	2.03	84	0.53	2.17	80	
3.60	0.86	87	3.31	1.80	85	3.47	1.86	86	3.81	3.32	83	2.78	4.08	82	
0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	81	
0.31	0.29	85	0.40	0.54	84	0.30	0.52	83	0.51	0.98	82	0.19	1.48	77	
0.31	0.19	86	0.40	0.38	85	0.30	0.37	84	0.51	0.94	84	0.19	1.29	78	
2.98	0.29	91	2.51	0.30	89	2.87	0.32	91	2.79	0.38	87	2.41	0.40	88	
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	97.12	42.93	89	75.30	41.55	83	81.77	42.82	84	78.62	45.53	82	75.35	44.93	81

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	500,074,146	464,405,250	454,874,657	431,992,924	385,077,994
Interest rate contracts	459,033,223	431,690,432	419,245,586	395,549,556	356,042,845
Foreign exchange contracts.....	21,070,599	17,525,745	19,442,870	20,791,115	18,390,957
Equity, commodity, and other contracts	19,970,324	15,189,073	16,186,201	15,652,253	10,644,192
Derivatives Position					
Futures and forwards	38,234,344	36,152,548	34,239,155	31,813,245	32,967,510
Written options	19,086,774	13,415,657	11,878,038	12,743,208	11,445,148
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	19,086,774	13,415,657	11,878,038	12,743,208	11,445,148
Purchased options	30,588,062	23,883,741	17,234,234	19,636,693	19,720,015
Exchange-traded.....	2,003,000	4,016,100	0	1,005,000	1,700,000
Over-the-counter.....	28,585,062	19,867,641	17,234,234	18,631,693	18,020,015
Swaps	412,164,966	390,953,304	391,523,230	367,799,778	320,945,321
Held for trading.....	363,791,124	328,803,456	329,327,067	300,006,778	261,858,890
Interest rate contracts	336,995,131	306,785,078	305,663,188	274,878,085	241,765,133
Foreign exchange contracts.....	14,825,729	13,054,387	14,744,819	15,721,361	13,862,560
Equity, commodity, and other contracts	11,970,264	8,963,991	8,919,060	9,407,332	6,231,197
Non-traded.....	136,283,022	135,601,794	125,547,590	131,986,146	123,219,104
Interest rate contracts	122,038,092	124,905,354	113,582,398	120,671,471	114,277,712
Foreign exchange contracts.....	6,244,870	4,471,358	4,698,051	5,069,754	4,528,397
Equity, commodity, and other contracts	8,000,060	6,225,082	7,267,141	6,244,921	4,412,995
Derivative contracts (excluding futures and FX 14 days or less)	483,227,265	447,233,772	444,332,028	414,743,291	372,751,486
One year or less	332,546,655	316,490,029	321,243,735	293,494,697	260,263,147
Over 1 year to 5 years	77,462,947	63,319,276	59,714,693	61,745,020	60,964,865
Over 5 years	73,217,663	67,424,467	63,373,600	59,503,574	51,523,474
Gross negative fair value (absolute value)	3,706,966	3,192,447	2,740,721	1,995,814	2,279,858
Gross positive fair value.....	6,431,901	8,166,803	6,526,604	3,498,635	2,078,115
Held for trading.....	6,204,726	7,821,782	6,351,029	3,390,018	1,938,278
Non-traded	227,175	345,021	175,575	108,617	139,837
Current credit exposure on risk-based capital derivative contracts	6,696,882	8,968,389	7,243,619	3,990,630	3,410,653
Credit losses on derivative contracts	2,578	-19	-66	243	-71
Past Due Derivative Instruments Fair Value					
30-89 days past due	18	0	40	6	151
90+ days past due	1	0	3	6	204

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	91.79	94.09	26	92.96	95.13	25	92.17	94.10	25	91.56	93.44	27	92.46	92.91	31
Percent of Notional Amount															
Interest rate contracts	4.21	3.27	75	3.77	2.75	76	4.27	3.49	75	4.81	3.20	78	4.78	3.39	76
Foreign exchange contracts	3.99	1.17	81	3.27	1.12	79	3.56	1.17	81	3.62	1.64	79	2.76	1.93	73
Equity, commodity, and other contracts	7.65	12.57	56	7.78	12.99	50	7.53	14.05	50	7.36	13.49	51	8.56	12.78	57
Futures and forwards	3.82	7.49	46	2.89	8.37	37	2.61	8.18	33	2.95	5.91	46	2.97	6.60	45
Written options	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Exchange-traded	3.82	7.20	49	2.89	7.94	40	2.61	7.73	35	2.95	5.10	49	2.97	5.49	50
Over-the-counter	6.12	3.44	73	5.14	3.38	71	3.79	3.42	67	4.55	4.42	65	5.12	4.19	64
Purchased options	0.40	0.12	87	0.86	0.14	89	0	0.15	40	0.23	0.28	83	0.44	0.32	82
Exchange-traded	5.72	3.04	75	4.28	2.87	72	3.79	2.86	70	4.31	3.35	67	4.68	3.20	68
Over-the-counter	82.42	71.23	51	84.18	69.92	60	86.07	68.76	60	85.14	69.75	57	83.35	70.34	54
Swaps	72.75	40.60	61	70.80	43.50	59	72.40	43.53	59	69.45	44.16	58	68	46.31	52
Held for trading	67.39	34.42	65	66.06	37.56	64	67.20	36.62	65	63.63	37.24	62	62.78	38.40	58
Interest rate contracts	2.96	1.57	80	2.81	1.40	81	3.24	1.60	80	3.64	1.60	79	3.60	1.85	79
Foreign exchange contracts	2.39	0.58	85	1.93	0.71	81	1.96	0.68	84	2.18	0.83	81	1.62	1.14	79
Non-traded	27.25	59.40	38	29.20	56.50	40	27.60	56.47	40	30.55	55.84	41	32	53.69	47
Interest rate contracts	24.40	56.19	33	26.90	54.31	39	24.97	53.82	36	27.93	52.22	42	29.68	50.60	47
Foreign exchange contracts	1.25	0.38	86	0.96	0.28	85	1.03	0.46	84	1.17	0.34	87	1.18	0.57	86
Equity, commodity, and other contracts	1.60	0.13	93	1.34	0.10	92	1.60	0.10	93	1.45	0.13	92	1.15	0.16	89
Derivative contracts (excluding futures and forex 14 days or less)	96.63	91.87	46	96.30	89.91	55	97.68	91.48	57	96.01	93.86	42	96.80	94.47	48
One year or less	66.50	28.05	86	68.15	30.94	81	70.62	32.05	86	67.94	32.17	83	67.59	32.51	82
Over 1 year to 5 years	15.49	26.03	32	13.63	27.26	31	13.13	27.06	28	14.29	30.45	30	15.83	31.16	29
Over 5 years	14.64	30.08	34	14.52	28.48	33	13.93	29.56	33	13.77	28.09	33	13.38	28.71	35
Gross negative fair value (absolute value)	0.74	1.25	36	0.69	1.76	35	0.60	1.55	29	0.46	0.83	39	0.59	0.72	44
Gross positive fair value	1.29	1.68	34	1.76	2.69	37	1.43	2.23	29	0.81	1.19	33	0.54	0.85	28
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.09	0.05	83	0.08	0.07	70	0.06	0.07	71	0.05	0.06	82	0.07	0.06	85
Gross positive fair value (X)	0.15	0.07	87	0.19	0.11	83	0.15	0.09	82	0.10	0.07	85	0.06	0.06	83
Held for trading (X)	0.14	0.05	89	0.19	0.08	86	0.15	0.07	86	0.09	0.06	87	0.06	0.05	83
Non-traded (X)	0.01	0.01	44	0.01	0.02	48	0	0.02	39	0	0.01	50	0	0.01	60
Current credit exposure (X)	0.16	0.05	88	0.21	0.08	87	0.17	0.06	86	0.11	0.05	84	0.10	0.04	87
Credit losses on derivative contracts	0.01	0	93	0	0	1	0	0	1	0	0	93	0	0	4
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	96	0	0	45	0	0	92	0	0	94	0	0	95
90+ days past due	0	0	93	0	0	48	0	0	95	0	0	96	0	0	98
Other Ratios															
Current credit exposure / Risk-weighted assets	1.72	0.63	87	2.66	1.03	88	2.22	0.85	88	1.17	0.73	84	1.06	0.53	85

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	5,361,394	2,741,938	2,741,938	2,629,361	2,610,858
Gross losses	671,057	618,486	1,192,147	974,358	764,207
Write-downs, transfers to loans held-for-sale	21,467	10,356	44,625	15,323	566
Recoveries	219,636	170,992	359,806	332,375	344,615
Net losses	451,421	447,494	832,341	641,983	419,592
Provision for loan and lease losses	-296,032	3,171,438	2,985,217	739,915	419,203
Adjustments	1,115,873	462,108	466,580	14,645	18,892
Ending balance	5,729,814	5,927,990	5,361,394	2,741,938	2,629,361
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.12	-0.14	46	1.47	0.85	87	0.67	0.51	78	0.19	0.15	67	0.11	0.14
Provision for loan and lease losses / Average loans and leases	-0.24	-0.25	43	2.47	1.37	84	1.17	0.82	79	0.31	0.24	69	0.19	0.24
Provision for loan and lease losses / Net loan and lease losses	-65.58	77.32	50	708.71	792.43	62	358.65	487.86	55	115.25	130.58	52	99.91	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.94	1.39	84	2.30	1.51	84	2.22	1.58	82	1.14	0.83	82	1.16	0.90
Allowance for loan and lease losses / Total loans and leases	1.93	1.37	84	2.28	1.48	84	2.20	1.55	85	1.14	0.81	82	1.16	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	6.35	15.27	27	6.62	11.83	45	6.44	11.58	47	4.27	8.03	47	6.27	7.54
Allowance for loan and lease losses / Nonaccrual assets	156.53	318.67	22	245.14	321.01	54	182.41	299.17	29	146.65	218.72	41	133.22	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	137.86	260.68	27	206.43	244.42	44	157.30	244.34	32	107.75	151.73	39	96.66	160.51
Gross loan and lease losses / Average loans and leases	0.54	0.22	91	0.48	0.35	75	0.47	0.34	75	0.41	0.28	76	0.34	0.30
Recoveries / Average loans and leases	0.18	0.08	88	0.13	0.07	87	0.14	0.07	89	0.14	0.08	84	0.15	0.09
Net losses / Average loans and leases	0.36	0.13	89	0.35	0.28	68	0.33	0.27	68	0.27	0.21	69	0.19	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	92	0	0	94	0.02	0	94	0.01	0	86	0	80
Recoveries / Prior year-end losses	18.42	16.12	66	17.55	15.46	63	36.93	33.98	63	43.49	36.22	73	43.83	41.30
Earnings coverage of net loan and lease losses (X)	7.12	4.52	27	7.03	21.56	35	7.71	22.91	35	11.25	24.40	44	16.32	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0	0.03	47	-0.03	0.03	10	-0.03	0.04	6	-0.01	0.01	17	-0.03	0.02
Real estate loans secured by 1-4 family	-0.09	-0.01	6	-0.07	0.01	8	-0.06	0.01	7	-0.03	0.01	16	-0.02	0.01
Revolving	-0.22	-0.05	13	-0.11	0.01	14	-0.10	0.01	13	-0.03	0.02	20	0.17	0.03
Closed-end	-0.05	-0.01	13	-0.05	0.01	12	-0.05	0	10	-0.02	0	16	-0.11	0.01
Commercial real estate loans	0.12	0.05	76	0.02	0.03	56	0.01	0.07	27	0.02	0.01	66	-0.04	0.01
Construction and land development	0.64	0	96	-0.04	0	14	-0.02	0	24	-0.02	-0.01	28	-0.13	-0.03
1-4 family	0	0	25	-0.01	0	12	0	0	19	-0.01	0	8	-0.01	-0.01
Other	0.64	-0.01	96	-0.03	0	12	-0.02	0	21	-0.01	-0.01	34	-0.11	-0.02
Multifamily	-0.01	0.01	7	-0.02	0	8	-0.03	0	5	0.01	0	88	-0.04	0
Nonfarm nonresidential	0	0.07	19	0.04	0.05	61	0.02	0.11	37	0.03	0.02	68	-0.02	0.02
Owner-occupied	0.01	0.01	71	0.06	0.02	86	0.03	0.02	75	-0.01	0.01	14	-0.01	0.01
Other	-0.01	0.06	10	-0.02	0.03	6	-0.01	0.08	3	0.04	0.01	84	-0.01	0.01
Real estate loans secured by farmland	-0.04	-0.01	11	-0.16	0.02	3	0.20	0.02	89	-3.94	0.01	0	0.06	0
Commercial and industrial loans	0.50	0.20	83	0.31	0.46	50	0.28	0.47	41	0.16	0.37	31	0.07	0.31
Loans to individuals	0.96	0.78	69	1.72	1.41	69	1.69	1.13	76	1.40	1.17	66	1.20	1.16
Credit card loans	3.46	2.18	78	4.15	3.43	60	4.18	2.92	76	3.27	3.11	51	3.14	2.92
Agricultural loans	-0.41	0.03	4	0.05	0.15	74	-0.24	0.19	2	0.36	0.08	86	1.12	0.15
Loans to foreign governments and institutions	0	0		0			0	0		0		0		0
Other loans and leases	0.12	0.08	71	0.21	0.13	73	0.36	0.15	81	0.19	0.15	69	0.13	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases	770,613	858,049		862,221		1,057,254		1,023,040							
90+ days past due loans and leases	531,031	460,000		513,339		737,725		825,845							
Nonaccrual loans and leases	3,625,285	2,411,709		2,895,092		1,807,034		1,894,493							
Total past due and nonaccrual loans and leases	4,926,929	3,729,758		4,270,652		3,602,013		3,743,378							
Restructured 30-89 days past due	12,210	22,663		20,286		32,160		35,287							
Restructured 90+ days past due	4,073	9,370		6,907		7,194		8,753							
Restructured nonaccrual	762,303	860,070		901,942		843,032		864,225							
Total restructured loans and leases	778,586	892,103		929,135		882,386		908,265							
30-89 days past due loans held for sale	8,267	3,241		7,994		1,563		1,963							
90+ days past due loans held for sale	4,385	4,185		4,432		2,715		3,788							
Nonaccrual loans held for sale	114,910	15,710		59,669		14,131		7,726							
Total past due and nonaccrual loans held for sale	127,562	23,136		72,095		18,409		13,477							
Restructured loans and leases in compliance	709,507	693,092		714,651		780,190		943,074							
Other real estate owned	27,296	71,878		41,255		103,440		105,623							
Other Assets															
30-89 days past due	18	0		40		6		151							
90+ days past due	1	0		3		6		204							
Nonaccrual	35,151	6,471		44,096		62,665		79,181							
Total other assets past due and nonaccrual	35,170	6,471		44,139		62,677		79,536							
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30-89 days past due loans and leases	0.26	0.27	62	0.33	0.36	54	0.35	0.39	55	0.44	0.43	61	0.45	0.44	58
90+ days past due loans and leases	0.18	0.10	81	0.18	0.13	77	0.21	0.12	79	0.31	0.15	83	0.36	0.17	80
Nonaccrual loans and leases	1.22	0.58	90	0.93	0.61	82	1.19	0.66	87	0.75	0.51	76	0.83	0.54	81
90+ days past due and nonaccrual loans and leases	1.40	0.73	87	1.11	0.80	77	1.40	0.85	84	1.06	0.71	81	1.20	0.75	82
30-89 days past due restructured	0	0.01	63	0.01	0.01	68	0.01	0.01	62	0.01	0.01	65	0.02	0.02	64
90+ days past due restructured	0	0	75	0	0.01	74	0	0.01	72	0	0.01	74	0	0.01	68
Nonaccrual restructured	0.26	0.12	81	0.33	0.13	89	0.37	0.13	90	0.35	0.14	90	0.38	0.16	87
30-89 days past due loans held for sale	0	0	86	0	0	86	0	0	83	0	0	84	0	0	82
90+ days past due loans held for sale	0	0	88	0	0	90	0	0	86	0	0	87	0	0	92
Nonaccrual loans held for sale	0.04	0	92	0.01	0	82	0.02	0.01	86	0.01	0	85	0	0	80
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30-89 days past due assets	0.26	0.27	62	0.33	0.37	54	0.35	0.40	55	0.44	0.43	61	0.45	0.44	58
90+ days past due assets	0.18	0.10	81	0.18	0.13	77	0.21	0.12	79	0.31	0.15	83	0.36	0.18	80
Nonaccrual assets	1.23	0.59	89	0.93	0.62	82	1.21	0.67	86	0.78	0.53	77	0.87	0.57	83
30+ days past due and nonaccrual assets	1.67	1.04	82	1.44	1.21	69	1.77	1.29	76	1.52	1.19	72	1.68	1.26	77
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.76	0.43	87	0.63	0.49	75	0.74	0.52	80	0.64	0.44	78	0.73	0.48	81
90+ days past due and nonaccrual assets + other real estate owned	0.76	0.46	87	0.64	0.52	71	0.75	0.55	79	0.66	0.48	76	0.76	0.52	80
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.79	0.52	81	0.70	0.56	68	0.79	0.60	73	0.67	0.53	65	0.78	0.60	69
Allowance for loan and lease losses	76.41	67.93	66	54.13	65.48	45	68.61	66.66	59	99.57	115.41	46	113.61	118.28	52
Equity capital + allowance for loan and lease losses	7.25	4.43	84	5.45	4.83	64	6.20	4.97	70	5.24	4.28	65	5.93	4.79	68
Tier 1 capital + allowance for loan and lease losses	8.98	5.28	87	6.70	5.98	60	7.57	6.05	67	6.99	5.65	69	7.99	6.16	70
Loans and leases + other real estate owned	1.47	0.88	85	1.24	0.92	76	1.51	0.97	81	1.13	0.85	73	1.31	0.96	77

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.36	0.24	75	0.53	0.39	72	0.42	0.39	64	0.53	0.38	76	0.60	0.42	76
	90+ days past due		0.30	0.12	87	0.32	0.15	84	0.39	0.16	84	0.56	0.16	86	0.70	0.22	87
	Nonaccrual.....		2.36	0.65	93	1.92	0.63	93	2.54	0.76	94	1.53	0.46	94	1.83	0.57	93
Commercial and industrial	30–89 days past due		0.05	0.17	23	0.07	0.23	28	0.11	0.23	37	0.13	0.31	29	0.14	0.30	29
	90+ days past due		0.03	0.02	77	0.03	0.03	67	0.03	0.03	65	0.09	0.05	74	0.06	0.05	71
	Nonaccrual.....		0.61	0.64	57	0.44	0.75	35	0.47	0.75	39	0.37	0.83	29	0.34	0.76	31
Individuals	30–89 days past due		0.89	0.55	80	1.03	0.58	81	1.27	0.83	79	1.37	0.83	79	1.19	0.84	72
	90+ days past due		0.45	0.07	92	0.54	0.13	89	0.59	0.14	89	0.59	0.17	85	0.76	0.16	92
	Nonaccrual.....		0.61	0.18	90	0.54	0.22	82	0.67	0.28	84	0.45	0.17	84	0.38	0.23	73
Depository institution loans	30–89 days past due		0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		1.03	0.16	91	1.63	0.31	90	0.78	0.17	90	1.52	0.24	91	3.18	0.17	98
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		3.38	0.69	90	4.10	0.80	92	4.17	0.49	92	4.27	0.67	92	3.16	0.75	86
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.06	0.11	61	0.06	0.14	55	0.16	0.18	62	0.20	0.20	61	0.25	0.17	73
	90+ days past due		0.01	0.01	83	0.01	0.01	75	0.01	0.01	79	0.01	0.01	80	0	0.01	72
	Nonaccrual.....		0.18	0.13	70	0.37	0.15	82	0.32	0.15	76	0.13	0.13	67	0.09	0.14	59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		0.57	0.35	78	0.81	0.60	71	0.71	0.65	68	0.90	0.67	74	1.03	0.71	78
1–4 family	30–89 days past due	0.54	0.27	84	0.56	0.29	83	0.68	0.33	84	0.98	0.31	85	1.23	0.46	86
	90+ days past due	3.02	0.82	93	3.04	0.84	94	3.64	0.89	96	2.42	0.73	94	2.97	0.86	94
Revolving	30–89 days past due	0.26	0.29	49	0.47	0.40	66	0.33	0.48	42	0.44	0.45	50	0.51	0.50	50
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0.09	0.05	79	0.14	0.05	79
	Nonaccrual	3.44	1.05	88	3.62	1.27	87	3.80	1.13	89	3.51	1	88	3.76	1.17	87
Closed-end	30–89 days past due	0.67	0.36	80	0.94	0.61	74	0.85	0.65	72	1.09	0.70	78	1.30	0.75	81
	90+ days past due	0.71	0.29	86	0.77	0.33	84	0.92	0.38	85	1.34	0.35	87	1.80	0.53	86
	Nonaccrual	2.89	0.77	94	2.82	0.81	94	3.58	0.87	96	1.97	0.70	90	2.56	0.84	92
Junior lien	30–89 days past due	0.01	0.01	67	0.03	0.02	78	0.02	0.02	70	0.04	0.02	77	0.06	0.03	79
	90+ days past due	0	0	73	0	0	64	0	0	66	0.01	0	91	0.02	0	89
	Nonaccrual	0.15	0.04	92	0.17	0.05	89	0.17	0.04	93	0.12	0.04	87	0.16	0.06	85
Commercial real estate	30–89 days past due	0.09	0.14	51	0.16	0.23	52	0.04	0.26	26	0.04	0.18	21	0.05	0.17	18
	90+ days past due	0.01	0.01	64	0	0.02	49	0	0.02	48	0.01	0.03	54	0.01	0.03	51
	Nonaccrual	1.52	0.52	93	0.41	0.43	56	1.07	0.62	77	0.31	0.23	70	0.33	0.28	68
Construction and development	30–89 days past due	0.04	0.12	57	0.62	0.24	85	0.01	0.28	29	0.02	0.28	29	0.05	0.21	36
	90+ days past due	0	0.01	79	0.01	0.01	79	0	0.01	73	0.02	0.02	72	0.03	0.02	76
	Nonaccrual	0.42	0.36	74	0.24	0.25	66	0.24	0.41	63	0.22	0.20	73	0.41	0.19	82
1–4 family	30–89 days past due	0.01	0.02	71	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	51
	90+ days past due	0	0	89	0	0	42	0	0	42	0.01	0	86	0.01	0	91
	Nonaccrual	0.01	0.02	70	0.01	0.04	58	0.01	0.03	60	0.02	0.02	67	0.02	0.02	66
Other	30–89 days past due	0.03	0.07	63	0.62	0.17	88	0.01	0.22	36	0.02	0.20	39	0.05	0.13	49
	90+ days past due	0	0	82	0.01	0	85	0	0	83	0.01	0.01	75	0.02	0.02	76
	Nonaccrual	0.41	0.29	76	0.23	0.18	72	0.24	0.35	65	0.20	0.17	74	0.39	0.15	85
Multifamily	30–89 days past due	0.02	0.06	65	0.09	0.08	70	0.04	0.09	55	0.02	0.08	49	0.02	0.10	47
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	85	0.01	0.01	81
	Nonaccrual	0.87	0.14	90	0.21	0.08	78	0.80	0.11	92	0.29	0.05	93	0.20	0.08	84
Nonfarm non-residential	30–89 days past due	0.12	0.14	60	0.04	0.20	29	0.05	0.23	32	0.05	0.14	25	0.06	0.17	23
	90+ days past due	0.01	0.01	72	0	0.02	27	0	0.02	26	0.01	0.03	52	0	0.03	43
	Nonaccrual	2.02	0.66	92	0.51	0.55	56	1.40	0.80	77	0.34	0.28	67	0.34	0.30	63
Owner Occupied	30–89 days past due	0.03	0.04	50	0.03	0.07	34	0.04	0.07	48	0.03	0.07	37	0.04	0.09	30
	90+ days past due	0.01	0	83	0	0.01	30	0	0	33	0	0.01	52	0	0.01	50
	Nonaccrual	0.54	0.25	86	0.39	0.24	69	0.48	0.27	77	0.24	0.16	67	0.15	0.17	53
Other	30–89 days past due	0.09	0.09	69	0.02	0.11	35	0.02	0.14	36	0.01	0.07	30	0.02	0.07	44
	90+ days past due	0	0.01	75	0	0.01	34	0	0.01	33	0.01	0.01	68	0	0.01	31
	Nonaccrual	1.47	0.40	92	0.12	0.24	39	0.92	0.44	80	0.10	0.10	59	0.19	0.13	70
Farmland	30–89 days past due	0.02	0.11	63	0.49	0.31	75	0.26	0.11	83	0.21	0.23	62	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	11.87	1.10	96	11.83	1.24	95	19.61	1.13	98	9.80	0.84	97	6.08	1.23	90
Credit card	30–89 days past due	0.99	0.63	79	1.39	0.90	79	1.27	0.95	75	1.40	1.19	64	1.23	1.22	46
	90+ days past due	1.03	0.39	89	1.11	0.76	62	1.11	0.63	76	1.06	0.78	60	0.98	0.73	54
	Nonaccrual	0	0.08	74	0	0.09	71	0	0.05	75	0	0.11	70	0	0.09	73

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	982,309	873,016	874,547	2,306,712	5,547,914										
Retained earnings	49,792,670	46,380,505	48,083,249	42,214,831	38,918,519										
Accumulated other comprehensive income (AOCI)	1,463,019	3,069,041	2,770,180	799,339	-724,622										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	52,237,998	50,322,562	51,727,976	45,320,882	43,741,811										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	11,236,007	9,232,967	9,198,422	9,252,191	9,301,831										
Accumulated other comprehensive income-related adjustments	1,465,406	3,099,368	2,776,574	281,588	36,882										
Other deductions from common equity tier 1 capital	19,230	33,200	17,892	33,355	34,110										
Subtotal:	39,517,355	37,957,027	39,735,088	35,753,748	34,368,988										
Adjustments and deductions for common equity tier 1 capital	0	0	0	3,275,314	3,464,451										
Common equity tier 1 capital	39,517,355	37,957,027	39,735,088	32,478,434	30,904,537										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	3,519,570	3,994,990	3,517,244	3,992,804	3,985,726										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	3,519,570	3,994,990	3,517,244	3,992,804	3,985,726										
Less: Additional tier 1 capital deductions	100	100	100	165,585	154,950										
Additional tier 1 capital	3,519,470	3,994,890	3,517,144	3,827,219	3,830,776										
Tier 1 Capital	43,036,825	41,951,917	43,252,232	36,305,653	34,735,313										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	3,877,567	4,100,000	3,647,787	4,396,927	4,300,000										
Non-qualifying capital instruments	19,948	39,880	39,888	59,809	79,715										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	4,411,030	4,192,184	4,060,887	3,059,547	2,914,243										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	8,308,545	8,332,064	7,748,562	7,516,283	7,293,958										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	100	100	100	490,616	422,828										
Tier 2 capital	8,308,445	8,331,964	7,748,462	7,025,667	6,871,130										
Exited advanced approach tier 2 capital															
Total capital	51,345,270	50,283,881	51,000,694	43,331,320	41,606,443										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	503,910,149	455,524,751	463,068,443	410,140,557	383,842,986										
Less: Deductions from common equity tier 1 capital	11,237,107	9,234,067	9,199,522	12,694,090	12,922,232										
Less: Other deductions	-364,186	-450,480	-351,268	0	0										
Total assets for leverage ratio	493,037,228	446,741,164	454,220,189	397,446,467	370,920,754										
Total risk-weighted assets	389,429,526	336,989,554	326,772,098	340,799,404	320,594,517										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.15	12.66	12	11.26	11.98	38	12.16	12.35	53	9.53	12.11	11	9.64	12.09	9
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.05	13.44	10	12.45	12.72	51	13.24	13.08	58	10.65	12.78	15	10.83	12.85	18
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.18	15.42	12	14.92	14.77	64	15.61	15.23	65	12.71	14.36	21	12.98	14.45	28
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.73	9.11	41	9.39	9.03	64	9.52	9.13	67	9.13	9.76	38	9.36	9.71	43
Supplementary leverage ratio, advanced approaches HCs	7.34	6.95	62	9.28	8.42	73	9.89	8.72	78	7.59	7.41	61	7.83	7.31	72

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		71,381			108,387			74,166			109,715			153,256		-34.14	-61.96
Total property and casualty assets		70,713			104,333			70,522			105,101			149,227		-32.22	-61.14
Reinsurance recoverables (P/C)																	
Total life and health assets		668			4,054			3,644			4,614			4,029		-83.52	-88.27
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)																	
Total insurance underwriting equity		42,689			37,846			41,124			36,830			79,114		12.80	-62.85
Total property and casualty equity		49,020			41,126			45,019			38,529			81,318		19.19	-57.44
Total life and health equity		-6,331			-3,280			-3,895			-1,699			-2,204			
Total insurance underwriting net income		2,047			253			3,720			4,075			4,072		709.09	-22.31
Total property and casualty		1,629			1,131			4,810			4,150			3,960		44.03	-40.68
Total life and health		418			-878			-1,090			-75			112			
Claims and claims adjusted expense reserves (P/C)		20,033			61,407			19,404			60,912			61,930		-67.38	-67.86
Unearned premiums (P/C)		1,402			1,237			4,723			4,867			4,870		13.34	13.61
Policyholder benefit and contractholder funds (L/H)		65			1,731			683			1,705			2,479		-96.24	-98.51
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		7,138			7,876			14,692			26,970			23,737		-9.37	-57.98
Other insurance activities income		3,525			3,579			6,547			16,710			13,115		-1.51	-58.98
Insurance and reinsurance underwriting income		3,613			4,297			8,145			10,260			10,622		-15.92	-56.96
Premiums		3,613			4,297			8,145			10,260			10,621		-15.92	-56.96
Credit related insurance underwriting		0			485			714			1,328			1,815		-100.00	-100.00
Other insurance underwriting		3,613			3,812			7,431			8,932			8,806		-5.22	-21.56
Insurance benefits, losses, expenses		1,414			4,789			4,733			8,591			8,705		-70.47	-75.23
Net assets of insurance underwriting subsidiaries		62,614			100,283			60,013			98,830			145,490		-37.56	-65.37
Life insurance assets		9,881,766			8,978,741			9,062,733			8,926,311			8,765,936		10.06	18.49

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0.01	0	87	0.02	0	91	0.02	0	87	0.03	0.01	88	0.04	0.01	90				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	99.06	52.30	52	96.26	54.79	50	95.09	53.67	50	95.79	51.47	53	97.37	56.12	50				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.94	47.70	48	3.74	45.21	50	4.91	46.33	50	4.21	48.53	46	2.63	43.88	50				
Separate account assets (L/H) / Total life assets	0	13.29	42	0	11.01	43	0	11.24	43	0	7.26	42	0	8.53	44				
Insurance activities revenue / Adjusted operating income	0.08	0.37	51	0.10	0.39	56	0.09	0.41	52	0.15	0.47	58	0.14	0.47	57				
Premium income / Insurance activities revenue	50.62	3.14	92	54.56	3.04	93	55.44	2.84	93	38.04	7.32	87	44.74	4.86	91				
Credit related premium income / Total premium income	0	30.92	35	11.29	40.01	57	8.77	38.23	59	12.94	34.91	62	17.09	44.54	53				
Other premium income / Total premium income	100	69.08	65	88.71	59.99	42	91.23	61.77	40	87.06	65.09	37	82.91	55.46	46				
Insurance underwriting net income / Consolidated net income	0.07	0.02	90	0.01	0.02	85	0.05	0.03	88	0.08	0.08	83	0.08	0.08	84				
Insurance net income (P/C) / Equity (P/C)	6.65	21.10	52	5.50	7.42	55	10.68	15.59	63	10.77	19.86	52	4.87	15.64	47				
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13						3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	39.14	-395.05	35	111.45	620.37	61	58.11	447.82	40	83.73	233.61	51	81.96	160.49	46				
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43				
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	0.23	47				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	91	0.02	0	95	0.01	0	91	0.02	0	92	0.04	0	94				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.26	11.54	86	18.75	11.35	81	18.64	11.03	83	22.86	11.51	90	23.46	10.22	94				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)				1,812,203				1,751,042			2,174,193			2,416,870			1,920,142		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.33	0.47	87	0.38	0.73	85	0.47	0.75	86	0.59	1.39	82	0.50	1.79	83				

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Foreign Activities															
Total foreign loans and leases	10,447,469		8,237,535		8,663,012		7,900,004		6,116,319						
Real estate loans.....	1,065,311		20,414		74,336		16,383		21,399						
Commercial and industrial loans	8,214,880		7,062,830		7,401,836		6,735,889		5,070,512						
Loans to depository institutions and other banks acceptances	9,907		7,649		15,610		1,613		11,335						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	0		1		0		0		1						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	225,923		206,285		220,034		215,627		91,584						
Lease financing receivables.....	931,448		940,356		951,196		930,492		921,488						
Debt securities	585,914		617,820		557,789		580,393		862,150						
Interest-bearing bank balances	491,855		320,017		409,387		373,221		395,615						
Total selected foreign assets	11,525,238		9,175,372		9,630,188		8,853,618		7,374,084						
Total foreign deposits	6,912,330		8,443,856		8,702,762		6,544,327		4,058,808						
Interest-bearing deposits	6,693,515		8,254,530		8,501,084		6,388,834		3,930,766						
Non-interest-bearing deposits.....	218,815		189,326		201,678		155,493		128,042						
Analysis Ratios															
Yield: Foreign loans	1.13	0.64	75	1.53	0.93	71	1.53	0.87	72	2.17	1.25	70	2.37	1.17	70
Cost: Interest-bearing deposits.....	0.03	0.12	40	0.48	0.59	46	0.26	0.42	32	1.65	1.19	76	1.37	0.97	81
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18		27.03				27.29	
Commercial and industrial loans	0.16	1.03	50	0	0.59	5	0	0.64	5	0.12	0.29	35		1.53	
Foreign governments and institutions		0			0			0		0				0	
Growth Rates															
Net loans and leases.....	26.83	-1.19	80	14.83	10.27	70	9.66	-2.40	76	29.16	22.48	78	14.21	7.24	63
Total selected assets.....	25.61	3.19	73	12.32	5.10	63	8.77	2.04	65	20.06	12.40	79	9.44	3.24	65
Deposits	-18.14	9.07	24	97.32	10.22	96	32.98	3.46	86	61.24	10.36	90	53.30	5	87

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Securitization activities.....		9,502,712	11,236,497	10,207,995	12,438,197	13,690,357	-15.43	-42.17
1–4 family residential loans		7,936,101	9,509,466	8,572,416	10,463,095	11,521,171	-16.55	-44.30
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		1,566,611	1,727,031	1,635,579	1,975,102	2,169,186	-9.29	-28.32
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		1.71	2.45	2.19		3.03		3.58
1–4 family residential loans		1.43	2.07	1.84		2.55		3.01
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0.28	0.38	0.35		0.48		0.57
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		18.24	16.41	17.17		17.47		17.15
Home equity lines		4.92	4.89	4.94		5.50		6.44
Credit card receivables.....		1.86	2.11	2.14		2.50		2.28
Auto loans and other consumer loans.....		8.43	8.67	8.35		9.63		9.22
Commercial and industrial loans		35.39	39.03	37.63		36.81		35.61
All other loans and leases.....		31.16	28.89	29.77		28.10		29.32

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....		0	0	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		12.20	12.03	11.98	13.30	13.68		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		243,057	372,611	280,213	544,395	602,884	-34.77	-69.06
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	69,568	0	0	0	-100.00	
Total 30–89 days past due securitized assets.....		243,057	442,179	280,213	544,395	602,884	-45.03	-69.06
90+ Days Past Due Securitized Assets								
1–4 family residential loans		43,297	21,563	27,622	52,105	54,219	100.79	-26.64
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	332		
Total 90+ days past due securitized assets		43,297	21,563	27,622	52,105	54,551	100.79	-26.64
Total past due securitized assets.....		286,354	463,742	307,835	596,500	657,435	-38.25	-66.10
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.06	3.92	3.27	5.20	5.23
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	4.03	0	0	0
Total 30–89 days past due securitized assets	2.56	3.94	2.75	4.38	4.40
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.55	0.23	0.32	0.50	0.47
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0.02
Total 90+ days past due securitized assets	0.46	0.19	0.27	0.42	0.40
Total past due securitized assets percent of securitized assets	3.01	4.13	3.02	4.80	4.80
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.01	1.58	1.32	2.06	2.40
Home equity lines	0.26	0.47	0.33	0.44	0.51
Credit card receivables	0.99	1.39	1.27	1.40	1.23
Commercial and industrial loans	0.05	0.07	0.11	0.13	0.14
All other loans and leases	0.25	0.38	0.36	0.44	0.40
Total managed loans past due 30–89 days	0.33	0.48	0.45	0.63	0.68
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.69	0.65	0.81	1.14	1.43
Home equity lines	0	0	0	0.09	0.14
Credit card receivables	1.03	1.11	1.11	1.06	0.98
Commercial and industrial loans	0.03	0.03	0.03	0.09	0.06
All other loans and leases	0.08	0.10	0.11	0.13	0.18
Total managed loans past due 90+ days	0.19	0.18	0.21	0.31	0.37
Total Past Due Managed Assets	0.52	0.66	0.66	0.94	1.04
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.05	-0.04	-0.04	-0.02	-0.08
Home equity lines	-0.22	-0.11	-0.10	-0.03	0.17
Credit card receivables	3.46	4.15	4.18	3.27	3.14
Commercial and industrial loans	0.50	0.31	0.28	0.16	0.07
All other loans and leases	0.18	0.36	0.38	0.31	0.21
Net Losses on Managed Assets Percent of Total Managed Assets	0.29	0.33	0.33	0.25	0.17

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		79,296	104,559	155,769	273,179	249,934	-24.16	-25.67
Dividends		0	0	0	0	0		-100.00
Interest		867	21,840	21,840	135,508	115,813	-96.03	-78.62
Management and service fees		78,429	82,719	133,929	137,671	134,121	-5.19	-7.61
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		227,786	117,963	321,798	209,045	194,738	93.10	236.18
Dividends		218,629	105,073	300,100	170,193	157,194	108.07	236.17
Interest		6,474	9,169	15,642	33,523	31,141	-29.39	
Management and service fees		2,683	3,721	6,056	5,329	6,403	-27.90	-1.43
Other income		0	0	0	0	0		
Income from subsidiary holding companies		1,580,124	12,427,100	13,827,278	4,030,000	3,057,000	-87.28	1.29
Dividends		1,580,000	12,427,000	13,827,000	4,030,000	3,057,000	-87.29	1.28
Interest		124	100	278	0	0	24.00	
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		1,887,206	12,649,622	14,304,845	4,512,224	3,501,672	-85.08	8.81
Securities gains (losses)		0	0	0	0	0		
Other operating income		29,755	-4,295	36,988	48,140	12,561		701.37
Total operating income		1,916,961	12,645,327	14,341,833	4,560,364	3,514,233	-84.84	10.29
Operating Expenses								
Personnel expenses		61,766	95,776	144,026	136,994	143,300	-35.51	9.73
Interest expense		61,210	109,349	172,113	312,133	273,662	-44.02	44.95
Other expenses		137,069	60,467	93,263	165,497	157,759	126.68	4.37
Provision for loan and lease losses		-4	-9	-6	0	0		
Total operating expenses		260,041	265,583	409,396	614,624	574,721	-2.09	13.14
Income (loss) before taxes		1,656,920	12,379,744	13,932,437	3,945,740	2,939,512	-86.62	9.85
Applicable income taxes (credit)		-39,982	106,382	-29,439	-59,881	-54,420		
Extraordinary items								
Income before undistributed income of subsidiaries		1,696,902	12,273,362	13,961,876	4,005,621	2,993,932	-86.17	7.92
Equity in undistributed income of subsidiaries		1,210,119	-7,716,852	-6,443,989	1,363,245	2,306,920		281.93
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		210,770	-49,444	-86,290	164,304	180,853		251.25
Subsidiary holding companies		999,349	-7,667,408	-6,357,699	1,198,941	2,126,067		289.10
Net income (loss)		2,907,021	4,556,510	7,517,887	5,368,866	5,300,852	-36.20	53.87
Memoranda								
Bank net income		0	0	0	0	0		-100.00
Nonbank net income		429,399	55,629	213,810	334,497	338,047	671.90	243.41
Subsidiary holding companies' net income		2,579,349	4,759,592	7,469,301	5,228,941	5,183,067	-45.81	41.97

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,152,631	1.71	91,053	0.13	154,188	0.23	134,912	588,952	1165.89	94.11
Common and preferred stock		0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		1,000,000	1.49	0	0	0	0	0	500,000		
Other receivables		152,631	0.23	91,053	0.13	154,188	0.23	134,912	88,952	67.63	248.35
Investment in nonbank subsidiaries		3,414,120	5.07	3,050,186	4.43	2,988,904	4.53	2,796,920	2,795,043	11.93	23.19
Common and preferred stock		2,343,719	3.48	2,020,029	2.93	1,984,023	3.01	2,053,826	1,885,937	16.02	-15.40
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		1,066,881	1.59	1,027,881	1.49	1,001,881	1.52	730,381	897,381	3.79	
Other receivables		3,520	0.01	2,276	0	3,000	0	12,713	11,725	54.66	285.96
Investment in subsidiary holding companies		56,564,709	84.05	45,010,450	65.33	46,011,327	69.73	48,653,794	45,862,969	25.67	33.96
Common and preferred stock		56,564,709	84.05	44,980,934	65.28	45,991,815	69.70	48,653,794	45,862,969	25.75	33.96
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	29,500	0.04	19,500	0.03	0	0	-100.00	
Other receivables		0	0	16	0	12	0	0	0	-100.00	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		4,240,432	6.30	18,871,943	27.39	15,056,760	22.82	7,205,865	4,835,522	-77.53	154.67
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		87,230	0.13	78,134	0.11	85,345	0.13	81,468	91,130	11.64	-35.39
Intangible assets		72,977	0.11	0	0	0	0	0	0		
Other assets		1,765,477	2.62	1,800,255	2.61	1,691,816	2.56	1,282,741	950,834	-1.93	63.98
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		67,297,576	100.00	68,902,021	100.00	65,988,340	100.00	60,155,700	55,124,450	-2.33	38.86
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		1,510,537	2.24	751,944	1.09	507,660	0.77	1,755,796	603,146	100.88	
Borrowings with maturity over 1 year		8,820,232	13.11	9,735,365	14.13	9,065,917	13.74	7,099,218	4,460,029	-9.40	1593.22
Subordinated notes and debentures		791,767	1.18	814,691	1.18	804,998	1.22	781,066	1,446,616	-2.81	-46.85
Other liabilities		762,288	1.13	3,415,533	4.96	605,826	0.92	670,529	583,804	-77.68	46.50
Balance due to subsidiaries and related institutions		785,274	1.17	1,261,491	1.83	994,280	1.51	535,405	300,542	-37.75	108.19
Total liabilities		12,670,098	18.83	15,979,024	23.19	11,978,681	18.15	10,842,014	7,394,137	-20.71	335.69
Equity Capital		54,627,478	81.17	52,922,997	76.81	54,009,659	81.85	49,313,686	47,730,313	3.22	19.91
Perpetual preferred stock (income surplus)		3,519,570	5.23	3,994,990	5.80	3,517,244	5.33	3,992,804	3,988,630	-11.90	1.88
Common stock		2,712,993	4.03	2,712,226	3.94	2,712,657	4.11	2,711,653	2,710,922	0.03	0.15
Common surplus		12,409,247	18.44	12,288,568	17.83	12,366,656	18.74	12,376,509	12,290,501	0.98	-1.93
Retained earnings		48,662,580	72.31	44,985,950	65.29	46,847,687	70.99	42,214,831	38,918,391	8.17	60.56
Accumulated other comprehensive income		1,463,019	2.17	3,069,041	4.45	2,770,180	4.20	799,339	-724,622	-52.33	98.81
Other equity capital components		-14,139,931	-21.01	-14,127,778	-20.50	-14,204,765	-21.53	-12,781,450	-9,453,509		
Total liabilities and equity capital		67,297,576	100.00	68,902,021	100.00	65,988,340	100.00	60,155,700	55,124,450	-2.33	38.86
Memoranda											
Loans and advances from bank subsidiaries		529,850	0.79	989,900	1.44	780,200	1.18	307,300	79,000	-46.47	226.56
Loans and advances from nonbank subsidiaries		199,516	0.30	197,985	0.29	198,753	0.30	199,457	203,366	0.77	-2.53
Notes payable to subsidiaries that issued TPS		205,662	0.31	205,587	0.30	205,624	0.31	205,549	205,474	0.04	0.18
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		585,637	0.87	989,800	1.44	780,200	1.18	314,200	776,291	-40.83	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		-100.00

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.85	12.64	39	18.06	4.33	99	14.54	7.29	93	11.05	9.68	69	11.34	10.40	62
Bank net income / Average equity investment in banks		12.37			4.55			7.45			10.51				11.19
Nonbank net income / Average equity investment in nonbanks	40.15	13.40	88	5.44	7.01	61	10.49	9.75	63	16.81	7.89	77	17.78	7.10	81
Subsidiary HCs net income / Average equity investment in sub HCs	10.46	11.92	40	19.93	5.62	92	15.86	7.01	83	10.99	8.55	60	11.57	8.78	68
Bank net income / Parent net income	0	96.24	4	0	91.35	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	14.77	3.10	86	1.22	6.35	58	2.84	3.59	67	6.23	5.93	75	6.38	3.78	78
Subsidiary holding companies' net income / Parent net income	88.73	67.52	55	104.46	71.95	82	99.35	68.34	65	97.39	74	57	97.78	72.48	53
Leverage															
Total liabilities / Equity capital	23.19	16.87	78	30.19	20.37	76	22.18	20.06	71	21.99	20.43	69	15.49	20.88	56
Total debt / Equity capital	20.36	11.60	79	21.36	14.50	74	19.22	14.41	75	19.54	14.31	73	13.64	14.69	66
Total debt + notes payable to subs that issued TPS / Equity capital	20.74	13.82	78	21.74	16.78	72	19.60	16.67	72	19.96	16.36	72	14.07	17.10	60
Total debt + Loans guaranteed for affiliate / Equity capital	20.36	11.69	79	21.36	14.81	74	19.22	14.68	75	19.54	14.56	73	13.64	15.14	64
Total debt / Equity capital – excess over fair value	20.36	11.71	79	21.36	14.64	74	19.22	14.52	75	19.54	14.51	73	13.64	14.81	66
Long-term debt / Equity capital	17.60	11.05	78	19.93	13.39	76	18.28	13.56	75	15.98	13.04	70	12.38	13.37	63
Short-term debt / Equity capital	2.77	0.48	88	1.42	0.98	81	0.94	0.77	79	3.56	1.02	81	1.26	1.14	80
Current portion of long-term debt / Equity capital	1.07	0.06	92	1.87	0.05	94	1.44	0.06	93	0.64	0.05	92	1.63	0.14	91
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	33.45	39.10	41	34.60	29.33	58	34.14	34.67	49	22.59	28.44	48	15.48	28.63	40
Double Leverage															
Equity investment in subs / Equity capital	107.84	103.07	76	88.81	103.11	3	88.83	102.81	3	102.83	103.22	53	100.04	103.10	38
Total investment in subs / Equity capital	111.91	108.26	78	90.98	110.49	2	91.01	110.16	2	104.61	111.07	44	103.18	112.48	40
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.74	0.25	81	-0.65	0.67	10	-0.80	0.47	7	0.26	0.36	50	0	0.35	38
Equity investment in subs – equity cap / Net income-div (X)	1.18	0.83	76		3.93			1.82		0.43	1.22	28	0.01	1.22	2
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	148.97	138.64	61	913.42	143.95	99	551.05	136.59	98	171.47	177.68	55	151.48	162.34	47
Cash from ops + noncash items + op expense / Op expense + dividend	147.43	130.64	62	1,141	154.33	99	558.09	147.24	98	179.58	190.27	52	157.70	174.91	47
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-695.70	103.17	1	591.88	148.07	95	281.02	134.08	88	160.79	116.34	83	64.40	103.19	15
Pretax operating income + interest expense / Interest expense	2,806.94	1,479.01	82	11,421.31	2,733.67	91	8,194.94	2,016.32	90	1,364.12	1,968.54	54	1,174.14	2,898.75	54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,805.88	1,667.11	81	11,275.37	1,374.36	94	8,040.93	1,539.23	92	1,338.62	1,632.83	55	1,153.23	1,369.37	56
Dividends + interest from subsidiaries / Interest expense + dividends	156.91	153.06	60	1,029.38	169.52	98	595.01	150.43	96	178.82	210.80	47	159.21	188.90	44
Fees + other income from subsidiaries / Salary + other expenses	40.79	12.78	81	55.32	15.95	80	58.99	13.95	87	47.27	16.52	78	46.68	16.08	80
Net income / Current part of long-term debt + preferred dividends (X)	4.21	41.77	12	4.11	27.95	20	7.45	35.64	20	9.76	57.11	21	5.24	33.93	15
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.97	3.64	58	22.02	3.69	96	22.46	3.85	96	8.78	2.64	83	8.16	2.61	80
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.21			0.05			0.10		0.04		0.24
Nonaccrual					0.96			0.97			1.03		0.54		6.54
Total					1.17			1.02			1.13		0.58		6.78
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1.05	1.79	81	1.20	2.90	77	1.16	2.66	78	1.38	5.62	73	1.21	5.50	71
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.01	0.07	83	0.02	0.07	82	0.01	0.08	80	0.03	0.19	77	0.03	0.21	78

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	64.22	78.46	46	9.05	73.92	6	15.82	81.10	7	53.21	57.84	54	61.37	57.26	62
Dividends declared / Net income	37.49	25.30	78	24.39	60.26	19	29.38	42.29	36	39.70	33.08	61	34.66	27.33	64
Net income – dividends / Average equity.....	6.78	9.64	30	13.66	1.15	96	10.27	4.14	90	6.66	6.46	53	7.41	7.33	49
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	139.49	9	0	166.94	10	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	20.06	3.97	86	9.46	3.69	83	13.59	3.41	86	7.99	7.53	76	8.56	7.13	78
Dividends from subsidiary holding companies.....	144.98	6.36	93	1,118.43	3.84	99	626.08	4.85	98	189.09	21.40	89	166.38	16.86	89
Dividends from all subsidiaries	165.04	193.08	58	1,127.88	205.70	96	639.67	174.85	95	197.07	260.40	43	174.93	215.26	41
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		36.56			82.59			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.11			0.58			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		0.90			3.18			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0.01			0			0			0	
Operating income from bank subsidiaries		38.35			98.26			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	50.92	54.17	55	188.88	52.25	89	140.36	56.39	86	50.88	82.95	48	46.50	51.40	53
Interest income from nonbank subsidiaries.....	1.51	2.35	74	16.48	7.62	80	7.32	7.38	77	10.02	20.25	67	9.21	18.56	64
Management and service fees from nonbank subsidiaries	0.62	0.63	83	6.69	1.87	88	2.83	0.86	86	1.59	1.92	82	1.89	2.96	83
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	53.05	76.16	51	212.05	78.35	85	150.51	79.84	80	62.50	150.41	33	57.61	99.33	39
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	61.26	31	70	261.09	55.04	94	185.12	43.51	90	77.07	61.23	46	58.98	48.56	57
Interest income from subsidiary holding companies	0	5.39	45	0	15.38	52	0	8.40	47	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	61.26	39.64	60	261.10	73.61	94	185.12	55.20	90	77.07	76.49	42	58.98	61.19	46
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.82	10	0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0.05	0.39	62	0.17	1.06	63	0.15	0.63	62	2.97	0.80	85	3.30	0.92	85
Management and service fees from bank subsidiaries	4.09	2.08	80	0.65	2.32	74	0.93	1.87	76	3.02	1.81	79	3.82	2.01	79
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	4.14	81.78	11	0.83	81.90	8	1.09	82.20	8	5.99	78.80	13	7.11	74.20	16
Dividends from nonbank subsidiaries	11.40	2.67	88	0.83	2.05	75	2.09	1.95	72	3.73	2.65	81	4.47	2.57	79
Interest income from nonbank subsidiaries.....	0.34	0.35	84	0.07	1.11	76	0.11	0.73	76	0.74	1.19	81	0.89	2.32	78
Management and service fees from nonbank subsidiaries	0.14	0.02	90	0.03	0.04	85	0.04	0.02	88	0.12	0.06	89	0.18	0.03	91
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	11.88	6.48	82	0.93	6.25	64	2.24	4.70	64	4.58	7.29	74	5.54	7.64	71
Dividends from subsidiary holding companies.....	82.42	2.43	96	98.27	1.08	98	96.41	2.53	98	88.37	4.52	95	86.99	5.15	96
Interest income from subsidiary holding companies	0.01	0.01	91	0	0.17	89	0	0.11	89	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	82.43	3.96	93	98.27	4.06	95	96.41	4.56	95	88.37	6.08	92	86.99	6.79	94
Loans and advances from subsidiaries / Short term debt.....	48.29	135.34	42	157.98	237.31	73	192.84	135.13	74	28.86	83.37	45	46.82	87.87	53
Loans and advances from subsidiaries / Total debt	6.56	28.31	37	10.51	33.86	47	9.43	27.08	45	5.26	28.33	37	4.34	26.53	36